



C H A S

**Comprehensive
Housing
Affordability
Strategy**

FY 1994

SECTION 1

COVER SHEET

CHAS
Cover Sheet

Appendix B

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction: City of Middletown, Connecticut		Type of Submission: (mark one) <input type="checkbox"/> New Five-Year CHAS: (enter fiscal yrs.) FY: _____ through FY: _____
Name of Contact Person: William M. Kuehn, Jr.	Telephone No: (203)344-3419	<input checked="" type="checkbox"/> Annual Plan for FY: _____
Address: Municipal Development Office Municipal Building/P.O. Box 1300 Middletown, CT 06457-1300		(mark one) <input checked="" type="checkbox"/> Initial Submission <input type="checkbox"/> Resubmission of Disapproved CHAS

The Jurisdiction Name of Authorized Official: Thomas J. Serra, Mayor	HUD Approval Name of Authorized Official: Signature & Date: <i>Thomas J. Serra</i> 12/30/93
Signature & Date: <i>Thomas J. Serra</i> 12/30/93	Signature & Date: X

SECTION 2

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ORDER OF CONTENTS

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SECTION 3

TRANSMITTAL LETTER



OFFICE OF THE MAYOR
City of Middletown
CONNECTICUT 06457

THOMAS J. SERRA

MAYOR

December 30, 1993

William Hernandez, Jr., Manager
U.S. Department of Housing and Urban Development
Hartford Area Office, Region I
330 Main Street
Hartford, CT 06106

Dear Mr. Hernandez:

It is my pleasure to submit to you, Middletown's Comprehensive Housing Affordability Strategy document for FY 1994.

This report will serve as a means to allocate the City's resources for housing and support services and further guide future policy/planning decisions regarding the need to adequately house our citizenry.

I am pleased that the CHAS process has provided the City with an occasion to look at its overall housing picture and to assess the needs and opportunities so that we can strive to fulfill the goals that have been set before us. I trust that all of us working together at the Federal, State and local level can make a difference.

Sincerely yours,

Thomas J. Serra

Thomas J. Serra
Mayor

TJS/bds

SECTION 4

SUMMARY OF CHAS DEVELOPMENT PROCESS

PREFACE

The City of Middletown was first settled in 1650. During Colonial times, the City also consisted of Portland, Cromwell, part of East Hampton and Middlefield. Now a community of 42.9 square miles situated on the west shore of the Connecticut River, Middletown had a 1990 population of 42,762. Middletown can best be described as a small satellite city with easy access to both Hartford and New Haven. It is the home of Wesleyan University, Middlesex Community Technical College, Wilcox College of Nursing and several state institutions, including Connecticut Valley Hospital and Long Lane School.

Historically, the City of Middletown owes much of its growth during the 1700's and 1800's to its links with the sea by deriving significant wealth from the shipping interests and financial institutions which settled in Middletown. The Revolutionary War period was marked by Middletown's role in contributing war provisions. Throughout the 1800's and into the mid-1900's, several large manufacturing facilities were the basis of employment for City residents.

Today, the largest employers are Pratt & Whitney, Aetna Life & Casualty, Wesleyan University and Middlesex Hospital.

Like many communities in northeastern United States, the recession of the last half decade has had a severe impact upon the City through the loss of manufacturing and service jobs. As such, the social service fabric of the community struggles to keep pace with the needs of Middletown citizenry. Likewise, the high cost of living in Connecticut had also adversely affected people's ability to find affordable accommodations.

Despite the adverse economic climate, Middletown remains aggressive in its efforts to maintain its employment base while offering an array of development incentive programs for both residential and non-residential growth.

CHAS Development Process

It is important to form a backdrop for the preparation of the FY 94 CHAS. The City of Middletown through its Mayor and Common Council, authorized the formation of the Middletown Housing Partnership on August 8, 1988, pursuant to Public Act 88-305 of the CT General Assembly. Seventeen individuals were appointed to the Housing Partnership representing a broad range of elected officials, business representatives, housing advocates, planners and community development professionals. Through 1988 - 1990, the Middletown Housing Partnership, through its "Needs" and "Resources" subcommittees, developed a plethora of information in search of providing affordable housing opportunities within the City of Middletown.

This unexpected foresight on the part of the State and the City in creating the Housing Partnership, lead to the coalition of a body of individuals who have become extremely knowledgeable in local housing issues. It is from this organization that five members were first selected in 1991 to serve as a subcommittee to review the development of the CHAS process and to serve as a clearinghouse for public comment. As with any organization, the membership of this subcommittee has changed somewhat over the past several years. However, its function is similar to Option 2: "The Advisory Task Force" as described in the "CHAS: Spring Training" manual.

Presently, the Advisory Committee consists of two representatives of non-profit housing providers, the City Planner, a former member of the governing body and a housing advocate with experience in the provision of affordable housing.

Staff preparation of the CHAS was undertaken by the City's Municipal Development Office.

Mindful of HUD's urging to have public comment prior to the CHAS preparation, the subcommittee advertised for and held a public hearing on the CHAS process on Wednesday, September 8, 1993. That hearing was preceded by the preparation of press releases and the

mailing of copies of the legal notice to all interested agencies who might have an interest in the CHAS process (copies of the legal notice, press release and minutes of the public hearing are contained in a section dealing with Summary of Citizen Comments).

Following the conduct of the September 8th public hearing, the subcommittee determined that when the CHAS document was available for the thirty (30) day public comment period, a second public hearing would be held.

Following the publication of legal notices in the Middletown Press on December 4, 1993 and December 13, 1993, the CHAS subcommittee conducted a public hearing on December 16, 1993. As in previous years, copies of the CHAS were available for public inspections/review at eight (8) locations throughout the City.

The September 8th public hearing resulted in discussions by non-profit providers of their respective services and needs. No one from the general public appeared at the December 16th hearing. A copy of the legal notice and minutes of the latter public hearing are also enclosed in the Citizen Participation section of this document.

On or after December 16, 1993, no comments were made, either verbal or written, by the general public. This report was available for public inspection for the period December 1, 1993 through December 30, 1993.

In a further attempt to more directly involve agencies dealing with the homeless and the provision of services for the homeless, questionnaires were sent in July, 1993. These surveys were patterned after the sample surveys found an appendix 4 of the "CHAS: Spring Training" manual. The housing questionnaire was sent to the Middletown Housing Authority, the YMCA, Nehemiah Housing Corporation, Equity in Housing, Inc., Middletown Housing Partnership Trust, Mercy Housing and Shelter Corporation, The Connection, Inc., Gilead House, Inc., Shiloh Baptist Church, Rushford Center, Inc., Middletown Housing Partnership, New Horizons, American Red Cross, and MARC

Community Resources, Inc. A companion homeless questionnaire was forwarded to the Mercy Housing and Shelter Corporation, The Connection, Inc., New Horizons, St. Vincent dePaul, Community Health Center, Inc. and the American Red Cross. The responses of the those questionnaires are contained in the community profile section.

To address lead-based paint issues, the CHAS subcommittee held a workshop on September 1, 1993. Invited to participate were representatives of the Middletown Housing Authority, Middlesex Visiting Nurse Association, American Red Cross, Middletown Health Department and two local pediatricians with experience and knowledge in lead-based paint poisoning. The results of that meeting and subsequent discussions/decisions are contained elsewhere in this report.

An additional and recent resource to the City is the Housing Rehabilitation Institute, which has, as of July 1, 1993, taken over the responsibility for administering all of the City of Middletown's rehabilitation programs including: the completion of the Rental Rehabilitation Program; the City's Residential and Mixed Use Rehabilitation Programs utilizing the City's revolving fund; and, the Moderate Income Rehabilitation Program funded by the CT Department Housing.

On September 8, 1993, the CHAS Subcommittee was advised of pending waivers from HUD to modify the CHAS from a new five year plan to a one year plan. By consent, the subcommittee agreed to the one-year approach. The subcommittee and staff are aware of HUD's intent to drastically modify the CHAS by folding it in with other local reporting requirements in 1994. We trust that the process will become clearer.

SECTION 5

COMMUNITY PROFILE

MARKET AND INVENTORY

CHARACTERISTICS

COMMUNITY PROFILE

Community Description

The City's 1990 population was 42,762, an increase of 3,722 since 1980. In 1980, the percentage of white, non-Hispanic population to the total population was 88.5%. That percentage decreased to 85.4% in 1990. Between the years 1980 and 1990, the City's Black population increased from 3,673 to 4,631 raising the percentage of Black residents from 10.8% to 11.1%. Hispanics increased from 1,005 or 2.9% of the total population to 1,413 or 3.3% of the City's population.

By far, the greatest population gains were made by Asian and Pacific Islanders. While the smallest minority group within the City's population, Asian and Pacific Islanders increased from 237 individuals to 810 individuals by 1990, a percentage increase of 245%.

Between 1980 and 1990, whites increased by 5.6%, while Blacks increased by 26.1% and Hispanics by 41%. According to the State of Connecticut CHAS: "The City of Middletown contains 78.7 percent of the region's minorities. 16.3 percent of the City of Middletown's population consists of minorities".

Based upon neighborhood statistics developed in the 1990 Census, City Table "A" was prepared showing the percentage of minorities and low/mod income by Census Tract. For purposes of this report, the definition of "area of racial/ethnic minority concentration" is as follows: any neighborhood where the percentage of minority residents exceeds the overall City percentage. Therefore, based upon the figures which indicate that the overall City percentage of Blacks is 11.1% and the percentage of Hispanics is 3.3%, minority concentrations as shown in City Table "A" are as follows: for Blacks, Census Tract 5416 (the Central Business District); 5417 (the South End); 5418 (Connecticut Valley Hospital); 5419 (Randolph Road South/Maromas); and, 5421 (Long Hill North).

Likewise using the City of standard 3.3% for Hispanics, the following Census Tracts have higher concentrations: 5411 (North End); 5416 (the Central Business District); 5417 (South End); 5418 (Connecticut Valley Hospital); and, 5421 (Long Hill North). The data reveals that there are four Census Tracts with higher concentrations of both Blacks and Hispanics. However, Census Tract 5418 is Connecticut Valley Hospital and is, therefore, not representative of the City of Middletown. The figures from 1990 generally reflect the location of public housing projects as administered by the Middletown Housing Authority.

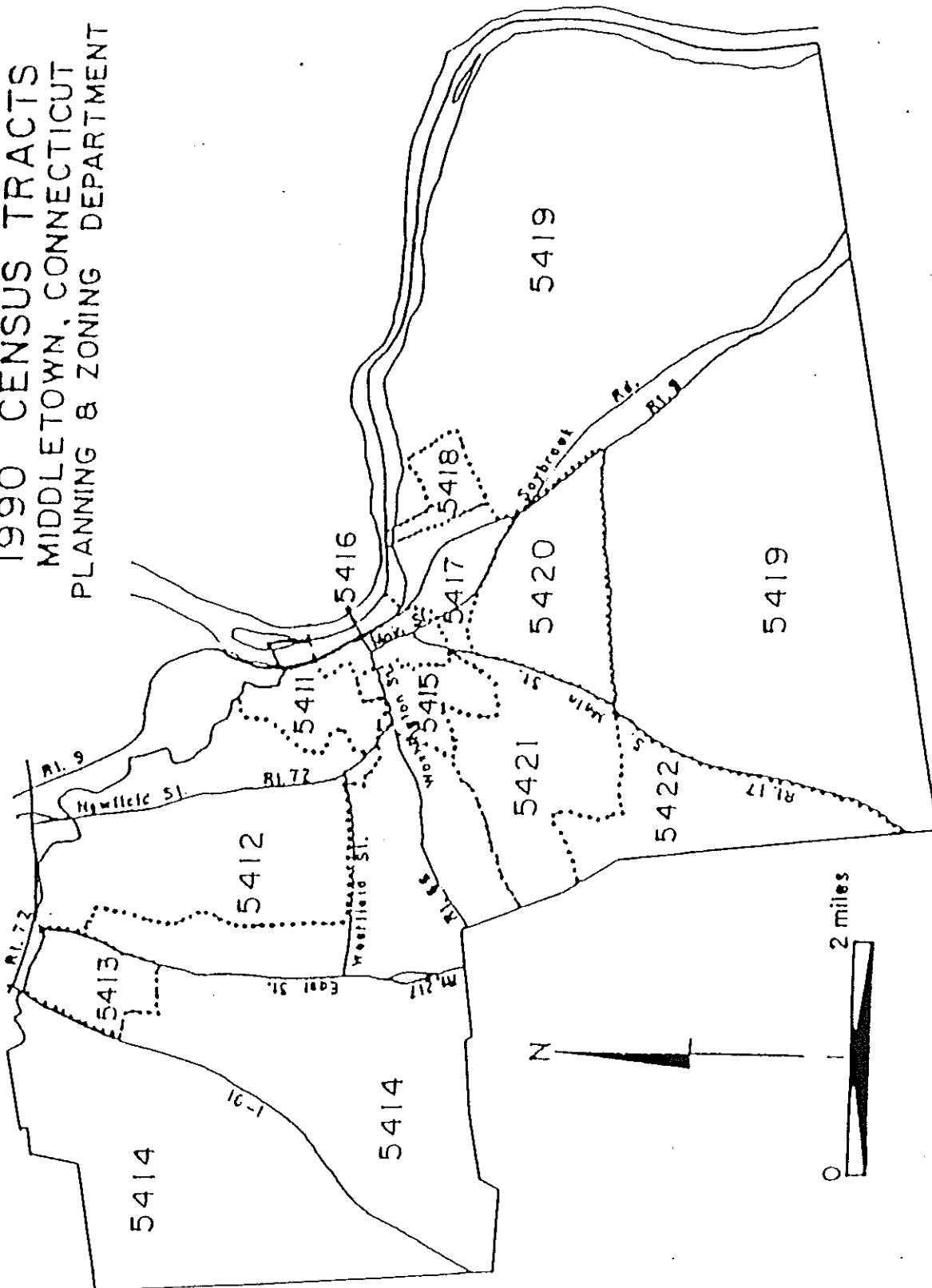
CITY TABLE "A"
PERCENTAGE OF MINORITIES AND LOW/MOD INCOME BY CENSUS TRACT

	<u>% BLACK</u>	<u>% HISPANIC</u>	<u>% LOW/MOD</u>
City Total	11.1	3.3	32.95
5411 (North End)	7.5	4.1	46.47
5412 (Newfield)	7.7	3.0	29.25
5413 (Westlake)	11.1	2.8	20.88
5414 (Westfield)	6.7	2.3	26.96
5415 (Wesleyan)	9.4	3.0	49.32
5416 (CBD)	16.8	8.8	73.90
5417 (South End)	27.9	5.6	47.10
5418 (CVH)	20.5	5.1	35.71
5419 (Randolph Road South/Maromas)	12.3	2.3	30.85
5420 (South Farms)	6.6	1.6	24.01
5421 (Long Hill North)	16.9	4.8	43.29
5422 (Long Hill South)	6.4	1.4	9.46

Source: 1990 Census

City Table "A" identifies three Census Tracts where the percentage of Blacks, the percentage of Hispanics, and the percentage of low and moderate income families all demonstrate concern for racial/ethnic minority concentration or a low/moderate income concentrations. Those Census Tracts are 5416 (Central Business District), 5417 (South End), and 5421 (Long Hill North).

1990 CENSUS TRACTS
MIDDLETOWN, CONNECTICUT
PLANNING & ZONING DEPARTMENT



Because of its various institutions, Middletown maintains a significant number of persons residing in group quarters. The major such facilities include: Wesleyan University; Connecticut Valley Hospital (CVH); and, Long Lane School.

Both CVH and Long Lane School are State institutions. The former for mental patients, while the latter is for troubled youth. Group quarter population grew from 2,958 in 1980 to 3,860 in 1990, representing an increase of 30%. During the 1980's, there was a significant growth in the number of group homes sponsored by State and/or local social service agencies.

According to sources at the Connecticut Valley Hospital, the patient population has been decreasing steadily so that in 1993, its stands at less that 300 persons.

Reports from the Wesleyan University Office of Student Housing indicate there are 2,729 full-time students living in Middletown. Of that number, 2,434 students live in University-owned housing, while 30 students live in fraternities and 265 students live in private accommodations surrounding the campus.

In November, 1991, a report was produced entitled "An Analysis of Key Demographic Developments in the Meriden, Middlesex Service Delivery Area and Connecticut: Finding from the 1990 Census". This report was prepared for the purpose of gaining a better understanding of the market and population conditions in the area served by the Job Training Partnership Act for the City of Meriden and Middlesex County which includes Middletown. City Table "B" summarizes some of the findings and shows a comparison of 1980 and 1990 Census data with regard to the number and percent of family households in: the Midstate Regional Planning Area (8 northern towns of Middlesex County), the City of Middletown; and, the remaining seven (7) towns within the Midstate Region.

CITY TABLE "B"
NUMBER AND PERCENT OF HOUSEHOLDS

	<u>1980</u>	<u>1990</u>	<u># CHANGE</u> <u>1980-1990</u>
<u>MIDDLETOWN</u>			
Total # Households	14,130	16,821	19.0%
# Family Households	9,474	10,280	8.5%
% Family Households	67.1%	61.1%	(-) 6.0%
<u>MIDSTATE R.P.A.</u>			
Total # Households	30,710	36,795	19.8%
# Family Households	22,409	25,205	12.5%
% Family Households	73.0%	68.5%	(-) 4.5%
<u>MIDSTATE R.P.A./</u> <u>NON-MIDDLETOWN</u>			
Total # Households	16,580	19,974	20.5%
# Family Households	12,935	14,925	15.4%
% Family Households	78.0%	74.7%	(-) 4.5%

Source: An analysis of Key Demographic Developments in the Meriden-Middlesex Service Delivery Area and Connecticut: Findings from the 1990 Census; November, 1991. (Private Industry Council Report).

Between 1980 and 1990, the total number of households increased in Middletown by 19%, while the number of family households only increased by 8.5%. Between 1980 and 1990, the percentage of family households to total households decreased from 67.1% to 61.1%. In other words, the non-family households increased by over 40% for the ten (10) year period 1980 through 1990 while family households increased by 8.5%. By showing corresponding data for the entire Midstate Region and the seven suburban/rural communities within the Region, the City's accommodation of a greater variety of housing other than family households is very evident. Note in the seven suburban/rural Midstate communities, the percentage of family households to total households only decreased from 78% to 74.7% in the ten (10) year period.

To underscore the disproportionality in homeownership between the various ethnic groups, City Table "C" shows the homeownership rates for the City of Middletown in 1980 and 1990 and for the Midstate Region for 1990. Note that between 1980 and 1990, homeownership rates increased for every ethnic group; however, the greatest gains were scored by Hispanics. Still, when compared to the whole Region, the City of Middletown carries a greater responsibility for the renters, for not only minority groups, but for the non-minority groups as well.

CITY TABLE "C"
HOMEOWNERSHIP RATES

	<u>1980</u>	<u>Middletown</u> <u>1990</u>	<u>Midstate</u> <u>R.P.A.</u> <u>1990</u>
White/Non-Hispanic	51.9%	53.7%	69.0%
Black/Non-Hispanic	25.4%	28.6%	32.7%
Hispanic	22.0%	29.4%	43.5%
Other/Non-Hispanic	31.5%	35.5%	50.5%

Source: Private Industry Council Report

From the State of Connecticut CHAS, published April 1992, the following was noted: "According to the Department of Housing's 1989 Catalog of Publicly Assisted Rental Housing, Midstate region towns contain 3,238 publicly assisted rental units. This figure includes tenant based certificates including vouchers from the federal government and the State of Connecticut. This total broke down to 2,158 family units and 1,080 elderly units. Of this total, 2,776 units or 85.7 percent were located in Middletown.... It is clear that Middletown contains a disproportionate amount of subsidized housing than the remainder of the region. This total has to be distributed through the whole region to assure adequate housing choice and opportunity for low income residents." Further, the Connecticut CHAS noted: "Middletown contains 67.8 percent of the region's renter occupied units.... Middletown holds 6,975 or 78.7 percent of the region's minority population. This group accounts for 16.3 percent of the town's total population.

City Table "D", taken from a series of tables within the Private Industry Council study, shows a comparison between 1980 and 1990 of the total number of families broken down into married couples, male-headed/no spouse, and female-headed/no spouse. Most striking is the increase over the ten (10) year period of the number of female-headed families with no spouse present -an increase of 392 family units. Of note, from the 1990 data are the statistics showing that 46.8% of all Black families are female-headed with no spouse and 39.3% of all Hispanic families are female-headed with no spouse. In contrast, the male-headed family households with no spouse present record only two percentage points difference among the White, Black and Hispanic households.

CITY TABLE "D"
DISTRIBUTION OF FAMILIES WITH ONE OR MORE RELATED CHILDREN

	<u>1980</u>	<u>1990</u>	<u># Change 1980-1990</u>
<u>Middletown - All Families</u>			
Total Number Families	9,474 (100.0%)	10,280 (100.0%)	806
Married Couples/Families	7,501 (79.2%)	7,813 (76.0%)	312
Male Headed Family/No Spouse	359 (3.8%)	461 (4.5%)	102
Female Headed Family/No Spouse	1,614 (17.0%)	2,006 (19.5%)	392
<u>White/Non-Hispanic</u>			
Total Number Families		8,959 (100.0%)	
Married Couples/Families		7,135 (79.6%)	
Male Headed Family/No Spouse		386 (4.3%)	
Female Headed Family/No Spouse		1,438 (16.1%)	
<u>Black</u>			
Total Number Families		1,054 (100.0%)	
Married Couples/Families		502 (47.6%)	
Male headed Family/No Spouse		59 (5.6%)	
Female Headed Family/No Spouse		493 (46.8%)	
<u>Hispanic</u>			
Total Number Families		272 (100.0%)	
Married Couples/Families		148 (54.4%)	
Male Headed Family/No Spouse		17 (6.3%)	
Female Headed Family/No Spouse		107 (39.3%)	

Source: Private Industry Council Report

From the State of Connecticut CHAS, the following information was developed concerning median income: "The Middletown PMSA has a median family income of \$47,300 according to HUD's Fiscal Year 1991 estimates. According to DOH estimated town incomes for 1991, Midstate communities have median incomes ranging from \$43,555 in Middletown to \$51,867 in Cromwell. 54 percent of the low and very low income households of the region are concentrated in the City of Middletown."

For purposes of this CHAS, the term "area of low income concentration" is defined as any Census Tract where more than 1/2 of the households are low/moderate income. Reference is again made to City Table "A". In Census Tract 5416, nearly 3/4 of all households fit that category. While not showing in excess of 50% of households in the critical income range, concern is also expressed for Census Tracts 5411, 5415, 5417, and 5421. For purposes of this analysis, 5415 can be disregarded because it, in large part, represents students at Wesleyan University.

CHAS Table 1A

Population & Household Data

U.S. Department of Housing and Urban Development
Office of Community Planning and DevelopmentComprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown

Five Year Period: (enter fiscal yrs.)

FY: 92 through FY: 96

A. Population			
	1980 Census Data (A)	1990 Census Data (B)	% Change (C)
1. White (non-Hispanic)	33,899	35,787	+5.6
2. Black (non-Hispanic)	3,673	4,631	+26.1
3. Hispanic (all races)	1,005	1,413	+40.6
4. Native American (non-Hispanic)	71	70	0
5. Asian & Pacific Islanders (non-Hispanic)	237	818	+245.2
6. Other (non-Hispanic)	155	43	-72.3
7. Total Population	39,040	42,762	+9.5
8. Household Population	36,082	38,902	+7.8
9. Non-Household Population	2,958	3,860	+30.5
B. Special Categories (e.g., students, military, migrant farm workers, etc.)			
1. Psyc. Hospital	749	749	-0-
2. College Dorms	N/A	2,082	---
3. Nursing Homes	N/A	382	---
4. Juvenile Instit	226	178	-21
D. Relative Median Income of Jurisdiction			
MSA Median Family Income	Jurisdiction's Median Family Income(not available for urban counties and consortia)		National Median Family Income
\$ 51,164	\$ 50,626		\$ 35,939

C. Households	Total Households 1990 (A)	% of Total Households (B)	% Very Low Income 0 to 50% (MFI) (C)	% Other/Low Income 51 to 80% (MFI) (D)	% Moderate Income 81 to 95% (MFI)* (E)	% Above 95% (MFI)* (F)
1. White (non-Hispanic)	14,860	88	21	11	9	58
2. Black (non-Hispanic)	1,473	8	36	9	9	46
3. Hispanic (all races)	316	2	31	7	10	52
4. Native American (non-Hispanic)	29	>1	21	0	34	45
5. Asian & Pacific Islanders (non-Hispanic)	150	1	19	26	7	48
6. All Households	16,832	100%	23	11	9	57

* Or, based upon HUD adjusted income limits, if applicable.

GENERAL MARKET INVENTORY

Concerning the balance between owner occupied and renter occupied units in the City of Middletown, the State CHAS notes the following: "The 1990 Census reports a total of 40,087 housing units in the region, an increase of 21.6 percent since 1980. 36,795 (91.8 percent) of these units are occupied. There are 26,390 single-family units and 13,026 multi-family units. There are 24,582 (66.8 percent) owner-occupied units and 12,213 renter-occupied units. The City of Middletown contains 67.8 percent of the region's renter occupied units." City Table "e" entitled "Owner/Renter by Race - 1980 and 1990" indicates that in 1980 49.1% of all units in the City of Middletown were owner-occupied. Conversely, 50.9% were renter occupied. This balance was reversed by 1990 so that 50.7% were owner occupied and 49.3 renter-occupied. By racial group in 1990, 53.7% of units occupied by white non-Hispanics were owner-occupied, while only 28.6% of all Black/non-Hispanic occupied units were owner occupied and 29.4% of Hispanic units were owner-occupied. Other races owned 35.5% of their occupied units. It should be noted that all of these percentages increased in the ten year period 1980 to 1990.

CITY TABLE "E"
OWNER/RENTER BY RACE - 1980 AND 1990

	<u>1980</u>	<u>1990</u>
<u>Middletown</u>		
Total Number Occupied Units	14,130	16,821
Owner Occupied	6,933 (49.1%)	8,535 (50.7%)
Renter Occupied	7,197 (50.9%)	8,286 (49.3%)
<u>White/Non-Hispanic</u>		
Total Number Occupied Units	12,633	14,739
Owner Occupied	6,554 (51.9%)	7,920 (53.7%)
Renter Occupied	6,079 (48.1%)	6,819 (46.3%)
<u>Black/Non-Hispanic</u>		
Total Number Occupied Units	1,102	1,463
Owner Occupied	280 (25.4%)	419 (28.6%)
Renter Occupied	822 (74.6%)	1,044 (71.4%)
<u>Hispanic</u>		
Total Number Occupied Units	268	385
Owner Occupied	59 (22.0%)	113 (29.4%)
Renter Occupied	209 (78.0%)	272 (70.6%)
<u>Other Non-Hispanic</u>		
Total Number Occupied Units	127	234
Owner Occupied	40 (31.5%)	83 (35.5%)
Renter Occupied	87 (68.5%)	151 (64.5%)

Source: 1980 & 1990 Census

Again, using information from the State CHAS concerning the value of housing: "The median value of an owner occupied unit spans from \$157,000 in Middletown to \$193,800 in Haddam. In determining housing affordability, it is necessary to compare costs with income. For the purpose of this report, housing affordability will be defined as follows, affordable housing sales should be 2.5 times income; affordable rental costs should be 30 percent or less of gross income." Thus, if the City of Middletown shows a median family income of \$43,555, the maximum monthly shelter cost should be \$871.00 for a family earning 80% of the median income. For a family at 50% of the median income, the corresponding maximum monthly shelter cost is \$544.00.

Following is City Table "F" entitled "Real Estate Transactions - Middletown" as taken from the Commercial Record each six months from January 1989 through January 1993.

CITY TABLE 'F'		
	<u># Transactions</u>	<u>Median Price</u>
January, 1989	46	\$122,900
July, 1989	46	127,000
January, 1990	38	125,000
July, 1990	47	124,000
January, 1991	31	132,000
July, 1991	50	132,000
January, 1992	36	121,500
July, 1992	41	119,000
January, 1993	36	119,500

Source: Commercial Record

This table indicates the number of real estate transactions which occurred in each of the reported months and the median value of those transactions. The median price reflects not only detached single-family houses but also condominium units. Hence, it is shown that following the real estate boom years of the late 1980's, prices did slip somewhat as reflected in the value of real estate transactions and except for a "blip" in early 1991. Thus, the value of housing sales for both single-family attached and detached houses has hovered in the low \$120,000 range.

Local realtors expect housing values to decline at a rate of five (5%) percent annually for two more years before "bottoming" out.

CHAS Table 1B

Market & Inventory Conditions

U.S. Department of Housing and Urban Development
Office of Community Planning and DevelopmentComprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown, Connecticut

Check one:

- ☒ 1990 Census
☐ Other Source: (specify)
☐ Data as of: (enter date)

Five Year Period: (enter fiscal yrs.)

FY: through FY:

A. Housing Stock Inventory

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total Year-Round Housing	18,102		4,127	6,247	7,728
2. Total Occupied Units	16,821		3,724	5,705	7,392
3. Renter	8,286		3,331	3,460	1,495
4. Owner	8,535		393	2,245	5,897
5. Total Vacant Units	1,281		403	542	336
6. For Rent	708	8 %	325	314	69
7. For Sale	246	3 %	-0-	147	99
8. Other	327		78	81	168

B. Substandard Units

Category	% Substandard (A)	% Suitable for Rehab (B)
1. All Renter	5	4
2. All Owner	3	3

C. Public Housing

Category	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total	426		164	118	144
2. Vacant	15	3.5 %			

Rehabilitation Needs:

Estimated Hard Costs -- Physical Improvements: \$12,971,006

Grand Total PHA Needs: \$17,816,400

D. Rents

Unit Size	Applicable FMRs (A)	Rent Affordable at 30% of 50% MFI (B)
0 Bedrooms	\$ 526	\$ 443
1 Bedroom	\$ 638	\$ 506
2 Bedrooms	\$ 751	\$ 569
3 Bedrooms	\$ 939	\$ 658

For purposes of defining units of substandard condition, lead base paint violations are not considered. They are, however, discussed on the following pages.

In discussions with the Middletown Health Department and Building Department, certain assumptions can be made concerning the number of substandard housing units in the City of Middletown. Substandard in its broadest sense can be defined as any unit having one or more code violations. This can include the lack of a window screen, peeling paint for two or more family structures, or the need for cosmetic work. The measure then becomes a degree of code violations and their severity.

In a report entitled "North End/Central Business District Urban Renewal Plan", structural conditions of a portion of the Central Business District were evaluated and classified into one of five categories: sound; in need minor repairs or adjustments; in need of significant repairs (one or more deficiencies requiring significant rehabilitation) a combination of major deficiencies requiring reconstruction; or, major defects not suitable for rehabilitation or reconstruction. For purposes of this CHAS report, the term "substandard condition" refers to those properties which are either in need of significant repair or contain a combination of major deficiencies or contain major defects not suitable for rehabilitation or reconstruction.

There is no hard data indicating, on a City-wide basis, the number of structures containing code violations. For purposes of this CHAS, however, it will be assumed that 5% of all rental properties and 3% of all owner-occupied properties have substandard conditions. Using data in CHAS Table "1-B", this translates into 450 renter units (both occupied and vacant) and 263 owner units (occupied and vacant).

Consultation with Middletown Building Department officials indicate that there are presently no units which, given enough resources, cannot be rehabilitated. A rule of thumb for feasibility for rehabilitation suggests is that any rehab construction work in excess of 50% of the value of the property requires the entire building to meet all present codes. Hence, locally derived definitions for "substandard property suitable for rehabilitation" and

CITY TABLE "G"

Appendix: Worksheet - Homes at Highest Risk for Lead-Based Paint Hazards

Renter Households

	# Of Very Low- & Other Low-Income Households ¹	Percent with Lead-Based Paint	# Estimated with lead-Based Paint ¹		Margin of Error
PRE-1940	1,350	X .90 =	1,215	X .10 =	121
1940-1959	646	X .80 =	517	X .10 =	52
	1,600	X .62 =	992	X .10 =	99
	Total Renter Households Estimated with Lead-Based Paint		2,724	±	272

Owner-Occupied Households

Age of Unit: Year Built	# Of Very Low- & Other Low-Income Households ¹	Percent with Lead-Based Paint	# Estimated with lead-Based Paint ¹		Margin of Error
PRE-1940	451	X .90 =	406	X .10 =	41
1940-1959	762	X .80 =	610	X .10 =	61
1960-1979	302	X .62 =	187	X .10 =	19
	Total Owner-Occupied Households Estimated With Lead-Based Paint		1,203	±	121

¹ Obtained from Table 12-Housing Units by Age of unit, Tenure & Income Group: 1990 in the *Comprehensive Housing Affordability Strategy (CHAS) Databook* published for each state by HUD.

Summary Table: All Households by Age of Unit

Age of Unit: Year Built	# of Very Low-& Other Low-Income Households ²	# Estimated With Lead- Based Paint		Margin of Error
PRE-1940	1,801	1,621	±	162
1940-1959	1,408	1,127	±	112
1960-1979	1,902	1,197	±	119
Totals:	5,111	3,927	±	393

Summary Table: All Households by Tenure

Tenure	# Of Very Low-& Other Low-Income Households ²	# Estimated With Lead- Based Paint		Margin of Error
Renter	3,596	2,724	±	272
Owner-Occupied	1,515	1,203	±	121
Totals:	5,111	3,927	±	393

Pre-1940 Housing Units as a Percent of Total Housing Units			
# Of Pre-1940 Housing Units	4,268	X 100	24%
# Of Total Housing Units ³	18,102		

Pre-1940 Housing Units Occupied by Very-Low Income Renters			
# Of Pre-1940 Housing Units Occupied By Very Low-Income Renters ³	798	X 100 =	19%
# Of Pre-1940 Housing Units ³	4,268		

² Information from "Renter Households" and "Owner-Occupied Households" on Page 35 of Appendix E.

³ Information obtained from Table 12 - Housing Units by Age of Unit, Tenure, and Income Group: 1990, CHAS Databook.

"substandard property not suited for rehabilitation" have been developed using the 50% of value threshold. The Building Department recognizes that a person's home is his/her castle and if the owner wishes to rehabilitate the structure, no matter what the physical condition, that person is entitled to do so. There are, however, practical limits to rehabilitating some rental units particularly in order downtown structures containing substandard living units with environmental and safety deficiencies (see definitions). These units are typically in multi-story buildings along main thoroughfares in which ground floor space was originally built for users other than living units. While some of these substandard living units are presently uninhabited, others should be condemned/closed due to environmental and safety deficiencies. In response to this identified problem, CHAS Table "1-B" indicates that 4% of all renter units are substandard and suitable for rehabilitation.

On the other hand, all substandard owner units are suitable for rehabilitation. Owner units simply do not exhibit the same problems as other multi-family rentals.

Utilizing statistics shown in CHAS data book Table 12, the accompanying tables, identified as City Table "G" were prepared. As shown, the estimated number of renter households with lead based paint is 2,724. The estimated number of owner-occupied households with lead based paint is 1, 203. Pre-1940 housing represents 24% of the entire City housing stock. 19% of the pre-1940 housing units are occupied by very low income renters.

Due to Middletown's age of housing units, the potential number of lead based paint units is high and will take significant time and resources to ameliorate.

City Table "H" shows the number of dwelling units in projects by Census Tract. These only reflect those projects which have received State or Federal assistance and contain income guidelines for acceptance and rent schedules.

CITY TABLE "H"
ASSISTED HOUSING PROJECTS IN MIDDLETOWN
(Includes any Governmental Program Intended to Provide Shelter for Non-Standard Income People)

<u>CENSUS TRACT</u>	<u>NAME</u>	<u>LOCATION</u>	<u>UNITS</u>
5411	Meadoway (221d3) and Rose Circle 32-1BR, 170-2BR and 16-3BR	Newfield Street	218 ADU
5411	Newfield Towers (Elderly 236) 5-Efficiency, 74-1BR and 21-2BR	Newfield Street	100 ADU
5411	Stoneycrest (221d3) (Breakdown not available)	Newfield Street	49 ADU
5411	Stoneycrest Towers (Elderly 236) 5 Efficiency, 74 1-BR and 21-2BR	Newfield Street	100 ADU
5411	Willowcrest (221d3) 12-1BR, 113-2BR and 22-3BR	Newfield Street	147 ADU
5413	The Highlands (235) (Part of Westlake PRD)	Westlake Drive	201 DDU
5414	Bayberry Crest (236) 12-1BR, 128-2BR and 12-3BR	Plaza Drive	152 ADU
5414	New Meadows (236) 16-1BR, 14-2BR and 161-3BR	Washington Street	191 ADU
5414	Pond View Apartments (221d4) 52-1BR - Elderly	Butternut Street	52 ADU
5415	Old Middletown High School (Section 8) - Elderly 4-Efficiency, 57-1BR and 4-2BR (6 Reserved for Handicapped)	Court Street	65 ADU
5416	New St. Luke's (Section 8/Elderly) 7-Efficiency, 18-1BR and 1-2BR	Broad Street	26 ADU
5416	*Sbona Tower (Elderly, Turnkey 1) 82 Efficiency and 44-1BR	Broad Street	126 ADU
5416	South Green Apartments (Elderly 231) 103-1BR, 16-2BR and 6 for Handicapped	Church Street	125 ADU
5416	*Traverse Square (Turnkey 1) 6-1BR, 26-2BR and 28-3BR	Traverse Square	60 ADU
5417	*Maplewood Terrace (Turnkey 1) 12-2BR, 20-3BR, 14-4BR, 2-BR and 2-6BR	Maplewood Terrace	50 ADU
5419	*Long River Village (Town) 32-1BR, 80-2BR, 58-3BR and 20-4BR	Silver Street	190 ADU
5419	Summer Hill 28-1BR, 276-2BR and 18-3BR	Woodbury Circle	322 ADU
5421	**Rockwood Acres (MR11A-State) 42-2BR and 30-3BR	Long Lane	72 ADU
5421	**Santangelo Circle (MR11A-State) 25-2BR and 25-3BR	Santangelo Circle	50 ADU
5421	**Sunset Ridge (MR-11-State) 76-2BR	Wadsworth Street	76 ADU
5421	Wadsworth Grove 10=2BR and 35-3BR	McKenna Drive	45 ADU
5422	*Marino Manor 28 Efficiency and 12-1BR	Randolph Road	40 ADU

ADU - Attached Dwelling Unit
DDU - Detached Dwelling Unit

* Owned and operated by Middletown Housing Authority
** Owned by State; operated by Middletown Housing Authority

Again, from the State CHAS, the following concerning homelessness: "Homelessness is a growing problem in the Midstate Region. However, accurate estimates of the number of homeless are unavailable. It is apparent that a definite study of the homeless needs to be conducted in order to identify the needs and the magnitude of housing problems confronting this segment of the population. There are currently 309 beds in the region, all of which are located within the City of Middletown".

Recent changes to Connecticut's General Assistance laws threaten to increase the number of homeless persons throughout the State. GA benefits have been switched from a needs based grant to a flat grant which expires after nine (9) months into the fiscal year.

A breakdown of the location and number of beds available in emergency shelters and transitional housing is as follows:

Emergency Shelters

- Eddy Home at CVH - 30 beds, 14 cots
- American Red Cross Housing - Daddario Road - 7 family units with a total of 42 beds (often doubled up to 14 families)
- Community Health Center Battered Women's Shelter - 2 family units (10 beds)

Transitional Housing

- Green Court on Green Street - 14 family units (60 beds)
- Rushford Center on Silver Street - 45 beds plus 8 apartments
- Shepherd Home at Connecticut Valley Hospital - 72 rooms
- YMCA on Crescent Street - 34 beds
- Connection's Women & Children's Center on Eastern Drive - 15 beds
- Gilead House - various locations - 23 beds in half way homes plus 47 beds in 22 shared apartments
- YMCA on Crescent Street - Youth Shelter - 11 beds
- Community health Center Battered Women's Shelter - 14 beds

A potential problem for City of Middletown residents is the possible conversion of subsidized housing which could be utilized by the developers of HUD 221(d)(3) and 236(j) mortgage programs. Under these programs, developers receive 40 year mortgages which can be repaid after twenty (20) years. The City of Middletown has large numbers of units constructed by Carabetta Enterprises, some of which have reached the twenty (20) year maturity. According to the State CHAS, "By the mid-1990's more than 1,200 units, more than one-third of the region's total subsidized housing stock, will be eligible for prepayment. With little or no new subsidized housing to take its place, the potential impact on the region's affordable housing stock would be tremendous."

With the City of Middletown, a soup kitchen operated by St. Vincent dePaul, a ministry of the Norwich Diocese, is located at 615 Main Street. Its presence, over the past decade, has been a source of controversy despite providing meals for not only residents of North End SRO's, but also for the less fortunate throughout the entire City of Middletown and region.

HOUSING AND SOCIAL SERVICE RESOURCES FOR THE HOMELESS

During the summer of 1993, a survey questionnaire was forwarded to all the city and regional agencies having a role providing housing and/or services with Middletown's homeless population. As a result, this CHAS in the following pages, contains a comprehensive overview of resources available for this special needs group.

Nehemiah Housing Corp.: With offices at 635 Main Street, Middletown, the Nehemiah Housing Corp. is a non-profit organization providing new housing opportunities for homeowners and renters, property management services and housing program administration. Nehemiah currently operates a transitional housing program for the homeless, in addition to their role as developing new affordable housing opportunities. The target population are those below 50% of the median income. The overall racial ethnic composition of Nehemiah clients is 30% white, 55% Black and 15% Hispanic. Nehemiah serves an average of twenty-one (21) households annually in its transitional housing facility. In the past, Nehemiah has

used the Federal funding sources of CDBG and Lead Base Paint Abatement. From the State of Connecticut, the following programs have been utilized: Housing for the Homeless Program, Land/Bank Program, Land/Trust Program and Limited Equity Cooperative Program.

This transitional housing facility allows for a maximum stay of up to two years. The current population includes forty-five (45) persons of which twenty-eight (28) are children. Without this transitional facility, all would be homeless.

Nehemiah Housing Corp., through a cooperative arrangement with the Community Health Center and other service agencies, refers clients for medical problems, substance abuse, job counselling, education and training, legal services, child care facilities and early childhood education. On-site services include budgeting assistance and general family support.

Mercy Housing & Shelter Corp./Shepherd Home: Shepherd Home is a eighteen (18) month (maximum) residential program designed to assist homeless adults in acquiring the skills and resources needed to enter and maintain permanent housing. The Mercy Housing & Shelter Corp., based in Hartford, is a non-profit organization operating Shepherd Home at 112 Bow Lane, Middletown. Shepherd Home has a full-time staff of ten (10) persons and provides shelter, meals and ancillary services for the homeless. The target income group is those below 50% of median income. Persons are referred to Shepherd Home from throughout the State of Connecticut. The current racial/ethnic composition is 67% white, 30% Black and 3% Hispanic. Shepherd Home has a focus on homeless persons with special needs in the area of substance abuse. Over the past year, Shepherd Home has assisted 170 individuals, with plans over the next five (5) years to increase its outreach for employability and creating employment opportunities.

Shepherd Home has used the Federal resources of the Community Development Block Grant, McKinney Supportive Housing and Adult Education for Homeless Programs.

Shepherd Home has a current population of sixty-five (65) persons and through Middletown's social service system, provides referrals to other agencies for drug and alcohol abuse, mental health and other health problems, legal services and utilizes other publicly supported agency transportation systems. On site at Shepherd Home, the following services are afforded the residents: meals; laundry; job counselling; education and training; development of life skills; and, creation of employment opportunities.

The thirteen (13) member Shepherd Home Liaison Committee meets quarterly to review progress, programs and problems of the facility. This Committee is composed of persons from the public, private and institutional sectors.

MARC: Community Resources, Inc.: With primary offices in Portland, CT, MARC is a non-profit organization with sixty (60) full-time employees, providing new housing opportunities for disabled persons, housing program administration and social service program administration. MARC operates both day services and residential options for persons with developmental disabilities. MARC currently provides housing for sixteen (16) people in three community-based group homes, primarily funded through the Connecticut Department of Mental Retardation. MARC is also in the process of developing homeownership options for the same class of people utilizing a Community Development Block Grant and other Federal funds in Middletown. MARC has been designated a recipient of 1993 CDBG funds in Middletown. MARC's geographic focus is Northern Middlesex County. The target population are those below 50% of median income, with developmental disabilities and mental retardation. During the past year, MARC rehabilitated one property with two units and provided residential services for twenty-two (22) persons. MARC also provides daily vocational services for seventy-five (75) persons. In the next five years, MARC's intent is to both increase the volume of persons served by contract with MRD funds and, also, to serve more people by accessing other sources of funding, such as the Community Development Block Grant program.

River Valley Services: This organization is a part of the State of Connecticut Department of Mental Health, with offices on the grounds of the Connecticut Valley Hospital in Middletown. River Valley Services provides outreach services to approximately one hundred and fifty (150) adults on any given day, which five to seven may be homeless. River Valley provides services only to adult mental health clients, including out-patient, case management and crisis services. Of a total client population of four hundred and fifty (450) individuals, approximately 6% or less have become homeless over the course of a given year. 55% of those receiving mental health care and outreach services are men, while 45% are women. Less than 1% are either single parents or two parent families with children. River Valley Services operates through a extensive outreach program with other Middletown-based social service agencies in referring those who have problems with drug and alcohol abuse, shelter, meals, clothing, and life and education skills.

Northern Middlesex YMCA: Located at 99 Union Street, the "Y" is a non-profit organization of thirty (30) full-time employees. The "Y" provides a variety of activities and programs for families, individuals, children and teenagers to develop skills, gain self confidence and build self-esteem. Sixty-four (65) men live in a SRO residence on the upper floors of the "Y". These persons are able to use all of the facilities, including the pools, gyms, racquetball courts, etc. The Director of Adult Services is also the manager of the residence facility and is available for consultation and referrals. The principal activities applicable to the homeless population or those threatened by homeless, include property management, housing program administration and social service administration. Of those housed at the "Y", 8% are between 50% and 80% of median income, while the remaining 92% are below 50% of the median income. The "Y's" residence population comes from the greater Middletown area and consists of those who are looking for temporary and semi-permanent housing. The racial composition is 66% white, 32% Black and 2% Hispanic. The YMCA coordinates social service referrals with River Valley Services, Connection, Gilead, and Elmcrest.

The YMCA maintains sixty-four (64) rooms for adult males of which fifty-five (55) are rented on any given night. During the next five years, the "Y" will probably make some facility adjustments in the residence area which may slightly reduce the number of rooms available. The YMCA is also a participant in the proposed Arriwani project in Middletown's North End.

In the past, the YMCA has been the recipient of CDBG funds to provide physical improvements (stairways, fire doors, etc.) to the residence facilities.

Rushford Center, Inc.: The Rushford Center is located at 1250 Silver Street, near the grounds of the Connecticut Valley Hospital, in Middletown. It is a private, non-profit substance abuse prevention and treatment agency which offers services to anyone, but gives particular attention to those with difficulty in accessing quality services due to circumstances such as poverty and lack of housing. Services provided include school-based prevention and intervention, community education, technical assistance, detoxification, intensive residential treatment, partial hospital treatment (day and evening), outreach clinic and intermediate treatment (half-way house). Intermediate treatment acts much like transitional housing, except it is meant for recovering substance abusers. Candidates have had a history of homelessness and meet Federal guidelines by being below 50% of median income. Rushford's geographic focus is Middlesex County. Its racial ethnic composition of the clients is 70% white, 20% Black, 8% Hispanic and 1% each of Native American and Asians. Rushford focuses on special needs populations in the area of homeless with disabilities (substance abuse) and non-homeless persons with substance abuse disabilities. All services are provided on-site at the Silver Street facility.

Rushford also has eight (8) living units in the Center licensed to serve up to twenty-four (24) individuals at any time in the intermediate half-way house program. Rushford has utilized CDBG funds in the past.

On an average day, Rushford treats seventy-five (75) persons for substance abuse, prevention and treatment. 50% of the clients are single males, 20% single females, while 15% are single parents, 10% two parent families and 5% adult couples without children. Like other Middletown social service agencies, Rushford Center participates in an extensive referral program for a wide variety of services. Its focus is concentrated on-site by dealing with those who have recurring disorders for substance abuse and mental illness.

American Red Cross: The Red Cross maintains principal offices at 97 Broad Street, Middletown, and is a non-profit organization with eighteen (18) full-time persons. Their role as a homeless housing provider is to provide emergency shelter apartments for families with children. The Red Cross assists with eligible clients with security deposit, first month rent or rental assistance (one time only). The organization further provides case management for clients to assist them in getting all their needs met and in preventing chronic homelessness. They refer clients to other shelters and agencies for services and assist people in obtaining, food, clothing, school enrollment, medical services and entitlements. The Red Cross also assists families in search for permanent housing. In providing these services, the Red Cross also deals in housing counselling and provides meals and services for homeless families. The client population is below 50% of the median income and is located throughout Middlesex County. Over a selected six month period, the client racial ethnic composition consisted of 24% white, 44% Black, 17% Hispanic, while the remaining represent Native Americans and Asians. Over the same six month period, one hundred and fifty-eight (158) families received shelter assistance, representing 5,223 bed nights. The Red Cross also provided case management services to six hundred and forty (640) over that same six month period. During the next five years, the Red Cross intends to increase its services by developing a transitional housing program for its clients, in addition to the emergency shelter.

During an average day in February, 1993, the American Red Cross provided emergency housing for 58 persons for which 35 were children. The Red Cross estimates that 75% of the users of this facility are regulars or repeat clients. All are homeless.

The Red Cross also provides food pantry services on an average day providing for 27 persons of which 18 are children. An estimated 20% of these persons are considered homeless. When the emergency shelter is full, the American Red Cross regularly places clients in five area motels. Services on-site for the emergency shelter include: food, meals (pantry), storage of personal belongings, shower/laundry facilities and mail drop. Health services are referred to other agencies along with clothing, job counselling, education and training, life skills, legal and child care services. The American Red Cross operates its own transportation service.

St. Vincent dePaul Place: St. Vincent dePaul Place is located at 617 Main Street, Middletown, and is affiliated with the Norwich Diocese of the Roman Catholic Church. The principal service of the St. Vincent dePaul Place is providing meals for the homeless. During any given day, two hundred and fifty (250) to three hundred (300) children and adults are served meals. 85% of those are considered regulars or repeaters, while another 10% to 15% are classified as homeless. On a daily basis, another four (4) to six (6) persons are clients for the in-house outreach service to the homeless program. A food pantry program is also provided which, on a daily basis, serves four (4) persons.

The soup kitchen and food pantry programs count as their clients 50% single males, 32% single females, 12% single parents with children and small amounts of two parent families with children, adult couples and unaccompanied males and females under the age of 18.

For the outreach program services, 60% are single males, 35% single females and 5% single parent families.

St. Vincent dePaul participates in an extensive referral with other local social service agencies for treatment of substance abuse, health problems, job counselling, life skill and legal programs. On-site services include, in addition to the soup kitchen, the storage of personal belongings, laundry and shower facilities, the use of the site for mail drop, clothing and life skills training. The organization also provides rental assistance and security deposits, prescription drugs and utility aid.

The Salvation Army: Headquartered at 515 Main Street, Middletown, the Salvation Army provides meals and food pantry services. On an average day, eleven (11) homeless persons are provided meals of which six (6) are children. Additionally, food pantry distribution goes to twenty-seven (27) persons of which twelve (12) are children. Of those receiving prepared meals at the Salvation Army, 35% are adult regular clients, while another 25% are considered homeless.

The Salvation Army's outreach to the homeless program consists, on an average, five (5) persons daily, including two (2) children. Overall, the food pantry service population is 32% single male, 16% single females, 37% single parent families, 11% two parent families and 4% adult couples without children. The Salvation Army's outreach program services provide counselling for 40% single males, 20% single females and 40% single parent families.

At its Main Street location, the Salvation Army provides the following services for the homeless population: food and meals, religious services, clothing, job counselling, education and training, life skills, early childhood education and transportation. Referrals to other agencies are for health, substance abuse, legal and child care problems.

The Eddy Shelter/Connection, Inc.: The Eddy Shelter provides emergency homeless services to those in need. A double room occupancy with toiletry items and linens is provided, along with three (3) meals a day. The Eddy Shelter is the principal emergency shelter in the City of Middletown, having recently moved from Main Street to an underutilized building on the grounds of the Connecticut Valley Hospital. The Connection, a non-profit organization, employs eighteen (18) persons in providing housing finance, housing counselling, new housing development for renters and social service program administration, along with the homeless shelter.

The primary areas of concern that Eddy addresses are housing, entitlements, substance abuse, domestic abuse and mental health issues. The Eddy Center provides assistance to access all these services.

The target population has an income of below 50% of the median, with a geographic focus of the entire City of Middletown. The racial ethnic composition of the Shelter clients are 60% white, 35% Black, 4% Hispanic and 1% Native American. The shelter has thirty (30) beds, which on any given night in February are filled to capacity. Over the course of the most recent year for which statistics were kept, the Shelter served three hundred and ninety-six (396) individuals over the course of that same year.

The Eddy Center program is coordinating its services with other agencies so that in the next five year period the following additional facilities can be provided: forty (40) units of supportive housing utilizing the Shelter Plus Care Program and Section 8; single family ownership of thirty (30) units and twenty-five (25) family apartments utilizing the Shelter Plus Care Program. These goals are primarily those of Connection, the parent agency, to the Eddy Shelter.

In developing the Eddy Shelter, CDBG funds have been used in the past. State funds used or applied for by The Connection, Inc. include: Affordable Housing Program; Community Housing Development Corporation Program; Condominium Development Acquisition Pilot; Land Trust Program; Limited Equity Cooperative Program; Moderate Rental Housing Program; Redevelopment Cost Program; Surplus State Property Program; and, Construction Loans to Non-Profit Housing Organization Program.

In providing homeless shelter facilities, the Eddy Center estimates that 25% of the clients are repeat customers. An estimated 25% of the Shelter clients also are provided with prepared meals.

Eddy Center also operates an outreach to the homeless program resulting in services to an average of three (3) adults per week.

Over the course of the year, shelter and voucher contract arrangements are provided primarily to single males (75%) while the remaining 1/4th of the clients are single females.

On-site services at Eddy Center include three meals a day, the storage of personal belongings, shower and laundry facilities, mail drop, clothing, job counselling, education and training, and learning of life skills. Referrals to other agencies are made for substance abuse, health care, legal advice and child care and childhood education programs.

Equity in Housing of Middletown, Inc.: Equity in Housing is a non-profit organization operating out of the CT Legal Services office in Middletown. The organization provides limited equity cooperative housing to families at or below the 80% of the area median income by purchasing and renovating two to four family houses. Currently 34 units are involved in scattered sites. The maximum equity is \$2,000 per family.

In the past year, one property has been purchased and rehabilitated. In developing this housing, the following federal programs have been utilized: CDBG, HOME, Rent Bank, Section 8 Vouchers and Certificates and Lead-Based Paint Abatement. Additionally, the following State of Connecticut programs have been utilized: Affordable Housing program, Community Development Housing Corporation program, Condominium Development Acquisition Pilot Program, Housing for the Homeless Program, Land Bank Project, Land Trust Program, Limited Equity Cooperative Program, Moderate Rental Housing Program, Redevelopment Cost Program and State Surplus Property Program.

While not providing emergency homeless housing, it is clear that the clients are in threatened with homelessness if not for the Equity in Housing Program. The Equity in Housing primarily serves the Middletown area families and provides housing in scattered sites in "non-slum" areas in the City of Middletown. The ethnic racial composition of the housing clients is 40% white, 56% Black, and, 4% hispanic. The target population for housing is families with children. The goal for Equity in Housing is to continue at the same rate, the provision of additional family units in scattered sites throughout the City.

Middletown Housing Partnership: While not a direct provider of homeless services, the Middletown Housing Partnership was created in 1988 to promote affordable housing

development and serve as an housing affordability advocacy and support organization. The Partnership authorized a study to ascertain needs, resources, and potential projects which lead to the Military Road Housing Project. The Military Road Housing Project was administered by a spin-off organization known as the Middletown Housing Partnership Trust (see below). Recently and currently, the Partnership has acted on behalf of the City to support other non-profits and their efforts to develop affordable housing ranging from single-family houses on Long Lane, to supportive housing and the proposed single-family attached housing on Chestnut Street.

The Middletown Housing Partnership concentrates on serving those with incomes below 80% of the area median income in the City of Middletown and provides supportive housing for those homeless with disabilities, families with children, persons with AIDS and related diseases, and non-homeless persons with disabilities such as substance abuse. In assisting in the development of affordable housing, the Trust has accessed funds from the following State programs: Housing and Community Development Program, Housing Development Zone Program, Land Bank Program, Land Trust Program, and the Surplus State Property Program.

The Middletown Housing Partnership is a creation of the City of Middletown under Public Act No. 88-305 of the Connecticut General Assembly and is administered by the Municipal Development Office of the City of Middletown.

Middletown Housing Partnership Trust, Inc.: This, the spin-off of the Middletown Housing Partnership with offices at 425 Main Street, was created especially for the purposes of developing the Military Road Housing Project. The activities of the organization is to purchase property and develop affordable housing, to act as a non-profit recipient of State and Federal funding where the Municipality is not eligibility, and to carry out the housing development and/or financing plans of the Middletown Housing Partnership.

In developing the Military Road Housing Project, the Trust created a community Land Trust to hold property on which affordable housing to low and moderate income persons is located. Sixteen (16) units of housing on Military Road were purchased from United States Army and sold to eligible buyers at an average cost of \$50,000 per unit. The Trust participates in providing the following services to its clients: housing finance, new housing development, housing rehabilitation for homeowners, and the creation of a land trust.

The racial/ethnic composition of the Military Road clients are 75% white, 19% Black, and 6% hispanic.

Over the next five years, the Trust intends to build two more houses on Military Road and develop the Middletown Housing Partnership Trust affordable Housing Fund for low cost downpayment assistance and closing costs loans for low and moderate home buyers. The Trust has utilized federal funds from the Community Development Block Grant Program and State funds from the Housing and Community Development Program, the Housing Development Zone Program, Land Bank Program, Land Trust Program, and the State Surplus Property Program.

ASSISTED HOUSING INVENTORY

Reference is made to the City CHAS Table "H" which indicates that nearly 2,500 assisted dwelling units are in project form throughout the City. Of these, the largest single owner/greater was Carabetta Enterprises of Meriden, CT with nearly 1,300 units. The Middletown Housing Authority owns 466 units while administering another 198 units of moderate income housing owned by the State of Connecticut.

The Middletown Housing Authority administers the Section 8 program for the City. In tabular form below are the numbers of units by program and dwelling unit signs.

City CHAS Table "I"
Section 8 Units - Middletown Housing Authority

<u>Program</u>	<u>0-BR</u>	<u>1-BR</u>	<u>2-BR</u>	<u>3-BR</u>	<u>4-BR</u>	<u>TOTAL</u>
Existing	5	51	81	55	5	197
Moderate Rehab	--	--	11	8	--	19
Voucher	--	53	167	21	--	241
	<u>5</u>	<u>104</u>	<u>259</u>	<u>84</u>	<u>5</u>	<u>457</u>

The Middletown Housing Authority reports that all units are: a) family units (no elderly); and, b) occupied.

Thirty-four (34) are new this past fiscal year. An estimated twenty-five (25) voucher holders have moved out of town.

The following pages are reprinted from the report entitled "Middletown Housing Authority - Comprehensive Grant Program, Comprehensive Plan and Annual Submission, FY 1993-1997", as submitted to HUD on June 1, 1993.

From this report, HUD on September 2, 1993, approved an annual work program of \$767,903 from which: painting and new carpeting will be installed at Sbona Towers; roofs replaced at Maplewood Terrace; and, fifteen (15) units at Traverse Square will be renovated.

COMPREHENSIVE PLAN

MIDDLETOWN HOUSING AUTHORITY

COMPREHENSIVE PLAN

Executive Summary

The purpose of the Executive Summary is to facilitate the review and comprehension of the documents contained in the Comprehensive Plan by residents, local government and the public. It is intended to be clear and succinct to allow for easy comparison among developments so that persons not intimately familiar with the details may assess the relative needs, overall modernization strategy and funding priorities of the Middletown Housing Authority (MHA).

Preliminary Estimated Costs Form HUD-52831

The preliminary estimated costs for each development in the MHA's inventory, that are eligible for CGP funding, are summarized on form HUD-52831, which follows this narrative. It presents the total estimated cost of unfunded physical improvements needed to meet the modernization and energy conservation standards, and to comply with other program requirements. The form also reports the per unit improvement costs as they relate to the HUD established cost limits. The number of vacancies are shown as well as the estimated unfunded MHA-wide management improvement costs, non-dwelling structures and equipment costs, administration costs, and other related costs.

**Executive Summary of
Preliminary Estimated Costs
Physical and Management/
Operations Needs
Comprehensive Grant Program (CGP)**

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30)

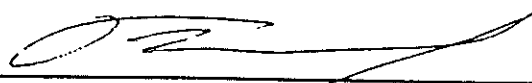
Public Reporting Burden for this collection of information is estimated to average 10.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA/HA Name

Federal Fiscal Year

Housing Authority of the City of Middletown

1993

Development Number/ Name	Total Current Units	Total Preliminary Estimated Hard Cost	Per Unit Hard Cost	Exceeds Reasonable Cost	Percentage Of Vacant Units
CT26P009001 Long River Village	190	\$12,971,006	\$68,268	No	3%
CT26P009002 Sbona Tower	126	1,949,224	15,470	No	4%
CT26P009003 Maplewood Terrace	50	649,356	12,987	No	2%
CT26P009004 Traverse Square	60	1,290,975	21,516	No	2%
Total Preliminary Estimated Hard Cost for Physical Needs			\$16,860,561		
Total Preliminary Estimated Cost for PHA-Wide Management/Operations Needs			105,000		
Total Preliminary Estimated Cost for PHA-Wide Nondwelling Structures and Equipment			353,700		
Total Preliminary Estimated Cost for PHA-Wide Administration			250,000		
Total Preliminary Estimated Cost for PHA-Wide Other			247,139		
Grand Total of PHA Needs			\$17,816,400		
Signature of Executive Director			Date		
X 			5/24/93		

Executive Summary

Strategy Statement

The MHA owns and manages 426 federally assisted elderly and family units at four developments, as follows:

Long River Village	190 units	Family
Sbona Tower	126 units	Elderly
Maplewood Terrace	50 units	Family
Traverse Square	60 units	Family

Given the limited Comp Grant Funding available to complete the extensive work required throughout the MHA's properties, difficult priority decisions will always have to be made. The success of those decisions is dependent on the ability to understand and balance the needs identified by management, residents and the community at large.

In deciding how the MHA will allocate funds to carry out its physical and management needs the following modernization strategy was developed:

The MHA gave first consideration to those improvements PHA-wide, which are mandated to comply with statutory requirements, state and local codes, or to correct any emergency conditions adversely affecting the health or safety of its residents.

Second consideration was given to correcting serious deficiencies to major structural, security, mechanical and electrical components at each development, such as, roofs, windows, doors, site lighting, heating, hot water, plumbing, etc.

Third consideration was given to those improvements identified by the residents as being important to their quality of life and living conditions. All residents were given an opportunity to respond in detail to a questionnaire which identifies issues important to them. The questionnaires are summarized in the Appendix.

With these concerns given high priority, the MHA then attempted to balance their relative importance with management needs and appropriate funding from year to year, so that as many priority needs as possible could be met in the first year. The same strategy was applied to the programming of funds for years two through five.

Executive Summary

Developments with Comprehensive Modernization in Progress

The MHA has approximately \$1,250,000 in unexpended CIAP funds available. All of these funds will remain in the CIAP program and will be expended as follows:

- CIAP #907, Approximately \$117,000 remains unexpended in this program year. A budget revision request was submitted to HUD on May 4, 1993 to reprogram remaining funds to cover the purchase of lawn care and snow removal equipment, a maintenance vehicle and CGP consulting services for the preparation of the Comprehensive Plan. Pending HUD approval, the MHA intends to complete the expenditure of all remaining funds in this program by August 31, 1993.
- CIAP #908, Approximately \$174,000 remains unexpended in this program year. Approximately, \$93,000 is set aside for the design and purchase of a Call/Aid System in Sbona Tower. A budget revision request for the remaining \$81,000 was submitted to HUD on April 27, 1993 for the purchase of stoves, refrigerators and approximately six months of a Modernization Coordinator. Pending HUD approval, the MHA intends to complete the expenditure of the remaining funds in this program by December 31, 1993.
- CIAP #909, Approximately \$960,000 remains unexpended in this program year. These funds are for the design and construction of 504 compliance renovations and the installation of a sprinkler system at Sbona Tower. Design work for the 504 and sprinkler work has been obligated. Bids for the construction work are expected by the end of July 1993 and all work is expected to be completed by December 31, 1993.

Resident Partnership, General Issues and Responses

The MHA has made every effort to involve the resident community in the Comprehensive Grant planning process and will continue to build the residents' capacity to participate in the planning process in future years. Funds for resident training have been included in the Annual Submission and Five Year Action Plan for this purpose.

Kickoff meetings were held, with advance notice, on January 14, 1993 at Sbona Tower, Traverse Square Community Center (for residents of Traverse Square and Maplewood Terrace) and Long River Village. All meetings were well attended by residents and resident group leaders. The Executive Director introduced representatives of the Gilbane Building Company who were retained by the MHA to assist in the development and preparation of the Comprehensive Plan.

The Comp Grant Program was explained in detail by the consultants with emphasis on the

Executive Summary

importance of resident involvement. Survey forms were distributed and residents were urged to complete the surveys as a method of participating in the Physical and Management Needs Assessment (see Survey Summary in Appendix).

During a comment period that followed each meeting, the residents identified priority concerns such as:

- Refrigerator replacements
- Heating system problems
- Painting
- Carpet replacement
- Lighting
- Parking
- Plumbing/Sewer problems

Residents of Long River Village were particularly vocal and concerned about the condition of their development. Many residents stated that in their opinion the development should be demolished and rebuilt, as it was built during World War II and is presently in very poor condition. The Executive Director stated that the Consultant would examine the development very closely to determine its viability.

The residents were advised that all of their comments, as well as the survey results, would be given consideration in developing the Five Year Action Plan.

During the period from January thru April, 1993, the Consultant performed a detailed physical and management needs assessment. Utilizing the strategies as outlined in the aforementioned strategy statement, a draft of a Five Year Action Plan was developed.

On April 16, 1993 meetings were held, with advance notice, with residents from each development. All meetings were again well attended. The strategy used in preparing the Five Year Action Plan was explained and discussed to ensure that each resident understood the rationale used to establish the priorities for each development. A detailed, line by line, explanation of the draft Five Year Action Plan was presented and discussed at length with the residents.

With regard to Long River Village, it was explained to the residents that while the costs to repair and modernize the development are substantial (\$13,000,000+), they are not high enough to cause nonviability. Also, given the level of funding under the Comp Grant Program (\$737,000), there are not enough monetary resources available to make any meaningful progress toward rehabilitating the development. Accordingly, the MHA will pursue other funding sources in order to make major modernization repairs and/or preferably demolish and rebuild the development.

Executive Summary

In the meantime, while other funding sources are determined, the MHA will include in the CGP Five Year Plan a provision to build a new community center at Long River Village to provide an adequate facility for resident groups to meet and become actively involved in the planning of future activities at the development.

The residents were advised of and invited to attend a Public Hearing to be held on May 10, 1993 at 12:00 noon.

MIDDLETOWN HOUSING AUTHORITY

COMPREHENSIVE PLAN Physical Needs Assessment

The Physical Needs Assessment provides a statement of the current condition of the MHA properties at the time of assessment.

The assessment is drawn from several data sources:

1. Field Inspections
2. The MHA Comprehensive Plan for Modernization
3. HUD Maintenance and Engineering Reviews
4. Staff Interviews
5. Resident Comments
6. 504 Transition Plan
7. LBP and Asbestos Studies
8. Community Housing Affordability Strategy

Form HUD-52832 is used to compile a complete summary of all work required to bring each property up to at least a level equal to the modernization and energy conservation standards, and to comply with other program requirements.

These forms contain general physical information regarding each development, such as development type, occupancy type, bedroom distribution, vacancy rate, etc. Also included is a listing of major work categories, and their relative urgency, for all of the work which must be programmed in current and future years. Lastly, the total estimated cost for all of this work is shown, as are the results of the long-term viability and reasonable cost analysis. Costs shown are supported by a detailed estimate which is included in the Appendix.

Physical Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing and
Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

Public Reporting Burden for this collection of information is estimated to average 252.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA/IHA Name

Housing Authority of the City of Middletown

☒ Original

☐ Revision Number _____

Development Number

CT26P009001

Development Name

Long River Village

DOFA Date

January 31, 1993

Development Type:

Rental ☒

Turnkey III ☐

Mutual Help ☐

Section 23, Bond

Financed ☐

Occupancy Type:

Family ☒

Elderly ☐

Mixed ☐

Structure Type:

Detached/Semidetached ☐

Row ☒

Walk-up ☐

Elevator ☐

Number of Buildings

31

Vacant Units

Number 6

% 3

Current Bedroom Distribution

0 1 32 2 80

3 58 4 20 5

5+

Total Current
Units:

190

General Description of Needed Physical Improvements

Urgency of
Need (1-5)

ite Work	1
Asbestos Removal	1
504 Compliance	1
Primary Electrical Distribution	1
Water Distribution	1
Central Heat Distribution System	1
Kitchens	1
Exterior Siding	1
Roofing	1
Windows	1
Interior Doors & Hardware	1
Painting - Interior & Exterior	1
Flooring	1
Bathrooms	1
GFI	1
Replace Switches & Receptacles	1

Total Preliminary Estimated Hard Cost for Needed Physical Improvements

\$12,971,006

Per Unit Hard Cost

\$68,268

Hard Cost Exceed 90% of TDC (If Yes, attach viability analysis)

Yes ☐ No ☒

Development Has Long-Term Physical and Social Viability

Yes ☒ No ☐

Assessment Prepared: April 7, 1993

Source(s) of Information

Field Inspection

C.P.M.

Prior CIAP

HUD Maintenance/Engineering Reviews

Staff Interviews

Field Data

Resident Comments

504 Transition Plan

Physical Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing and
Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

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PHA/IHA Name

Housing Authority of the City of Middletown

☒ Original

☐ Revision Number _____

Development Number CT26P009002	Development Name Sbona Tower	DOFA Date August 31, 1972
--	--	-------------------------------------

Development Type:	Occupancy Type:	Structure Type:	Number of Buildings	Vacant Units
Rental <input checked="" type="checkbox"/>	Family <input type="checkbox"/>	Detached/Semidetached <input type="checkbox"/>	1	Number <u>5</u>
Turnkey III <input type="checkbox"/>	Elderly <input checked="" type="checkbox"/>	Row <input type="checkbox"/>		% <u>4</u>
Mutual Help <input type="checkbox"/>	Mixed <input type="checkbox"/>	Walk-up <input type="checkbox"/>	Current Bedroom Distribution	Total Current Units:
Section 23, Bond <input type="checkbox"/>		Elevator <input checked="" type="checkbox"/>	0 <u>82</u> 1 <u>44</u> 2 _____	126
Financed <input type="checkbox"/>			3 _____ 4 _____ 5 _____	
			5+ _____	

General Description of Needed Physical Improvements

	Urgency of Need (1-5)
ite Work	3
itchens	1
Roofing	3
Windows	1
Doors & Hardware	1
General Painting	1
Replace Carpeting	1
Stoves	1
Exhaust Hoods	1
Elevator Modifications	1
Sprinkler System	1
Bathrooms	1
504 Compliance	2
	1

Total Preliminary Estimated Hard Cost for Needed Physical Improvements	\$1,949,224
Per Unit Hard Cost	\$15,470

Hard Cost Exceed 90% of TDC (If Yes, attach viability analysis)

Yes ☐ No ☒

Development Has Long-Term Physical and Social Viability

Yes ☒ No ☐

Date Assessment Prepared: April 7, 1993

Source(s) of Information

Field Inspection

C.P.M.

Prior CIAP

D Maintenance/Engineering Reviews

Staff Interviews

Field Data

Resident Comments

504 Transition Plan

Physical Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing and
Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

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PHA/PIHA Name

Housing Authority of the City of Middletown

☒ Original

☐ Revision Number _____

Development Number CT26P009003	Development Name Maplewood Terrace		DOFA Date January 31, 1972													
Development Type:	Occupancy Type:	Structure Type:	Number of Buildings	Vacant Units												
Rental <input checked="" type="checkbox"/>	Family <input checked="" type="checkbox"/>	Detached/Semidetached <input type="checkbox"/>	8	Number <u>1</u>												
Turnkey III <input type="checkbox"/>	Elderly <input type="checkbox"/>	Row <input type="checkbox"/>		% <u>2</u>												
Mutual Help <input type="checkbox"/>	Mixed <input type="checkbox"/>	Walk-up <input checked="" type="checkbox"/>	Current Bedroom Distribution													
Section 23, Bond <input type="checkbox"/>		Elevator <input type="checkbox"/>	<table border="1"> <tr> <td>0</td><td>1</td><td>2</td><td>12</td> </tr> <tr> <td>3</td><td>20</td><td>4</td><td>14</td> </tr> <tr> <td>5+</td><td></td><td>5</td><td>4</td> </tr> </table>		0	1	2	12	3	20	4	14	5+		5	4
0	1	2	12													
3	20	4	14													
5+		5	4													
Financed <input type="checkbox"/>				Total Current Units: 50												

General Description of Needed Physical Improvements

General Description of Needed Physical Improvements	Urgency of Need (1-5)
Asbestos Removal	1
Plumbing Work	1
Roofing	1
Windows & Doors	2
General Painting	1
Electrical	1
504 Compliance	1
Total Preliminary Estimated Hard Cost for Needed Physical Improvements	\$649,356
Per Unit Hard Cost	\$12,987

Hard Cost Exceed 90% of TDC (If Yes, attach viability analysis)

Yes ☐ No ☒

Development Has Long-Term Physical and Social Viability

Yes ☒ No ☐

Date Assessment Prepared: April 7, 1993

Source(s) of Information

Field Inspection

M.

or CIAP

HUD Maintenance/Engineering Reviews

Staff Interviews

Field Data

Resident Comments

504 Transition Plan

Physical Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing and
Urban Development
Office of Public and Indian Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

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PHA/IHA Name Housing Authority of the City of Middletown	<input checked="" type="checkbox"/> Original <input type="checkbox"/> Revision Number _____
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Development Number CT26P009004	Development Name Traverse Square	DOFA Date June 30, 1972		
Development Type:	Occupancy Type:	Structure Type:	Number of Buildings	Vacant Units
Rental <input checked="" type="checkbox"/>	Family <input checked="" type="checkbox"/>	Detached/Semidetached <input type="checkbox"/>	8	Number <u>1</u>
Turnkey III <input type="checkbox"/>	Elderly <input type="checkbox"/>	Row <input checked="" type="checkbox"/>		% <u>2</u>
Mutual Help <input type="checkbox"/>	Mixed <input type="checkbox"/>	Walk-up <input type="checkbox"/>	Current Bedroom Distribution 0 ____ 1 <u>6</u> 2 <u>26</u> 3 <u>28</u> 4 ____ 5 ____ 5+ ____	Total Current Units:
Section 23, Bond <input type="checkbox"/>		Elevator <input type="checkbox"/>		60
Financed <input type="checkbox"/>				

General Description of Needed Physical Improvements	Urgency of Need (1-5)
Asbestos Removal	1
Plumbing Work	1
Kitchens	2
General Painting	1
Flooring	1
Doors & Hardware	1
Stoves	2
Refrigerators	2
Bathrooms	1
Electrical	1
504 Compliance	1

Total Preliminary Estimated Hard Cost for Needed Physical Improvements	\$1,290,975
Per Unit Hard Cost	\$21,516

Hard Cost Exceed 90% of TDC (If Yes, attach viability analysis) Yes ☐ No ☒

Development Has Long-Term Physical and Social Viability Yes ☒ No ☐

Date Assessment Prepared: April 7, 1993

Source(s) of Information	
Inspection	Staff Interviews
M.	Field Data
Prior CIAP	Resident Comments
HUD Maintenance/Engineering Reviews	504 Transition Plan

MIDDLETOWN HOUSING AUTHORITY

COMPREHENSIVE PLAN Viability Analysis

The Standard for Middletown, Connecticut:

Viability:

Development No./ Name	Per Unit Hard Cost	90% of TDC Standard	Viability
CT26P009002 Sbona Tower	\$15,470	\$45,094*	Yes
CT26P009003 Maplewood Terrace	\$12,987	\$39,285*	Yes
CT26P009004 Traverse Square	\$21,516	\$45,585*	Yes

CT26P009001
Long River Village

Viability = Yes

Development Standards

	32-1BD	80-2BD	58-3BD	20-4BD
x	<u>\$65,400</u>	<u>\$85,250</u>	<u>\$99,750</u>	<u>\$117,200</u>
	\$2,092,800	\$6,820,000	\$5,785,500	\$2,344,000

Total Development Standard = \$17,042,300 x 90% = \$15,338,070*

Total Development Cost (TDC) = \$12,971,006

* All developments are viable based on the 0 bedroom standard for the type of structure at 9002, 9003 and 9004; and based on actual TDC for 9001.

MIDDLETOWN HOUSING AUTHORITY

COMPREHENSIVE PLAN Management Needs Assessment

The Management Needs Assessment is intended to identify all improvements needed to upgrade the management and operations of the Middletown Housing Authority (MHA) and of each viable development so that, decent, safe and sanitary living conditions will be provided.

The MHA has no outstanding findings resulting from independent financial audits or recent HUD management or maintenance reviews.

In September of 1992, the MHA received an overall PHMAP score of 71.97% indicating that its management operations are *standard*.

The PHMAP did reveal a failing grade of F for the tenant accounts receivable indicator and also for the timely expenditure of Modernization Funds.

The Authority is also concerned with a grade of E for unit turnaround time and a D for its Modernization Program.

To address these concerns, the Authority has allocated funding for both a Modernization Coordinator and a Comprehensive Grant Consultant. With the assistance of these new positions, the Authority will greatly improve its ability to carry out both program and contract administration in an efficient and timely manner.

With regard to tenant accounts receivables and unit turnaround time, the Authority plans a twofold approach to improve efficiency. Funding for continual training of both management and maintenance personnel carried out in conjunction with new computer programming will improve staff efficiency in collecting accounts receivables and in reducing the unit turnaround time. The new computer systems and training will improve the staff's capacity to track unit vacancies and delinquent accounts.

The Authority also recognizes the need for resident training to improve their understanding of their responsibilities and opportunities as tenants to participate in the Management Process.

Through added personnel services in the Modernization Department, increased training and improved management information services, the MHA anticipates an overall improvement to its management capabilities.

Management Needs Assessment Comprehensive Grant Program (CGP)

U.S. Department of Housing
and Urban Development
Office of Public and Indian
Housing

OMB Approval No. 2577-0157 (Exp. 6/30/93)

Public Reporting Burden for this collection of information is estimated to average 110.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addresses.

PHA/HA Name

Housing Authority of the City of Middletown

☒ Original

☐ Revision Number _____

General Description of Management/Operations Needs

Urgency of
Need (1-5)

Preliminary Estimated
PHA-Wide Cost

Computer Programming and Training

2

\$ 30,000

Maintenance Training

2

\$ 25,000

Management Staff Training

2

\$ 25,000

Resident Training

2

\$ 25,000

Total Preliminary Estimated PHA-Wide Cost

\$105,000

Date Assessment Prepared April 7, 1993

Source(s) of Information

Field Inspection
C.P.M.

Staff Interviews
Field Data
Resident Comments
504 Transition Plan

Prior CIAP

HUD Maintenance/Engineering Reviews

MIDDLETOWN HOUSING AUTHORITY

COMPREHENSIVE PLAN Five-Year Action Plan

While the Annual Statements provide a detail of how the first and second year's funding will be spent, the Five-Year Action Plan projects cost allocations over the remaining three years.

Each year the Plan will be reviewed, and the planning partnership (i.e. the MHA Management and Resident Representatives) will have an opportunity to amend the program to reflect current needs.

Form HUD-52834 is used to illustrate the Five-Year Program.

Five-Year Action Plan

Part I: Summary Comprehensive Grant Program (CGP)

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

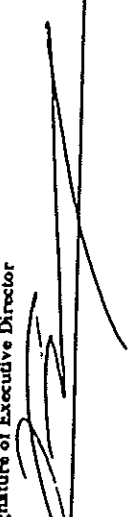
Public Reporting Burden for this collection of information is estimated to average 30.0 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20503. Do not send this completed form to either of these addresses.

OMB Approval No. 2577-0157 (Exp. 6/30/93)

PHIA/IA Name

Housing Authority of the City of Middletown

Locality (City/County & State)
Middletown, Rhode Island

Development Number/Name/ Physical Improvements	Year 1 FFY: 93	Year 2 FFY: 94	Locality (City/County & State) Middletown, Rhode Island		Year 3 FFY: 95	Year 4 FFY: 96	Year 5 FFY: 97	FFY Development Meets Standards
			<input checked="" type="checkbox"/> Original	<input type="checkbox"/> Revision No. _____				
CT26P009001 Long River Village	See Annual Statement	See Annual Statement	0	0	0	0	0	2001 2002 1998
CT26P009002 Sbona Tower			\$ 25,200	\$325,566	\$361,216			
CT26P009003 Maplewood Terrace			\$102,801	0	\$237,352			
CT26P009004 Traverse Square			\$463,306	\$254,435	0			
Physical Improvements Subtotal			\$591,307	\$580,001	\$598,568			
Management Improvements			\$ 20,000	\$ 20,000	\$ 20,000			
WIA-wide Nondwelling Structures and Equipment			\$ 30,000	\$ 38,000	\$ 20,000			
Administration			\$ 50,000	\$ 50,000	\$ 50,000			
Other			\$ 46,000	\$ 49,306	\$ 48,739			
Replacement Reserve			0	0	0			
Total CGP Funds			\$737,307	\$737,307	\$737,307			
Total Non-CGP Funds			0	0	0			
Grand Total			\$737,307	\$737,307	\$737,307			
Signature of Executive Director			Date		Signature of Field Office Manager (Regional Administrator in co-located office)			
			5/24/93		X			

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

Year 5 FFY: 97

Year 1 FFY 93	Year 2 FFY: 94	Year 3 FFY: 95		Year 4 FFY: 96		Year 5 FFY: 97	
		Development Number/Name/ Major Work Category	Estimated Costs	Development Number/Name/ Major Work Category	Estimated Costs	Development Number/Name/ Major Work Category	Estimated Costs
See Annual Statement	See Annual Statement	1. CT26P009001 Long River Village a. none	0	1. CT26P009001 Long River Village a. none	0	1. CT26P009001 Long River Village a. none	0
		2. CT26P009002 Sbona Tower a. Painting - Apts.	\$ 25,200	2. CT26P009002 Sbona Tower a. Kitchen Renov. (50%) b. R&R Roofs c. Exit Devices Subtotal	\$215,116 94,250 <u>16,200</u> \$325,566	2. CT26P009002 Sbona Tower a. Kitchen Renov. (50%) b. R&R Windows Subtotal	\$215,116 <u>146,100</u> \$361,216
		3. CT26P009003 Maplewood Terrace a. Exterior Painting b. Kit. GFI Outlets c. R&R Roofs d. Repair Wood Shingles Subtotal	\$ 44,117 6,264 38,920 <u>13,500</u> \$102,801	3. CT26P009003 Maplewood Terrace a. none	0	3. CT26P009003 Maplewood Terrace a. R&R Paving b. R&R Sidewalks Subtotal	\$146,352 <u>91,000</u> \$237,352
		4. CT26P009004 Traverse Square a. Complete Renov. 15 Units b. Sitemwork c. R&R Roofs Subtotal	\$238,435 139,341 <u>85,530</u> \$463,306	4. CT26P009003 Traverse Square a. Landscaping b. Complete Renov. 15 Units c. Signage Subtotal	\$ 13,000 238,435 <u>3,000</u> \$254,435	4. CT26P009004 Traverse Square a. none	0
		Subtotal of Estimated Cost		\$591,307	\$580,001		\$598,568

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Page 2 of 4

Five-Year Action Plan
Part II: Supporting Agencies
Physical Needs

U.S. Dept. of Housing
and Urban Development
Office of Public and Indian Housing

Comprehensive Grant Program (CGP)

Year 1 FFY: 93	Year 2 FFY: 94	Year 3 FFY: 95		Year 4 FFY: 96		Year 5 FFY: 97	
		Development Number/Name/ Major Work Category	Estimated Costs	Development Number/Name/ Major Work Category	Estimated Costs	Development Number/Name/ Major Work Category	Estimated Costs
See Annual Statement	See Annual Statement	5. PHA-wide		5. PHA-wide		5. PHA-wide	
		a. Non-dwelling Structures and Equipment		a. Non-dwelling Structures and Equipment		a. Non-dwelling Structures and Equipment	
		1. Maintenance Vehicle	\$ 15,000	1. Maintenance Vehicle	\$ 15,000	1. Maintenance Vehicle	\$ 15,000
		2. Copy Machine	7,500	2. Telephone System	18,000	2. Computer Hardware	5,000
		3. Computer Hardware	7,500	3. Computer Hardware	5,000		
		Subtotal	\$ 30,000	Subtotal	\$ 38,000	Subtotal	\$ 20,000
		b. Administration		b. Administration		b. Administration	
		1. Modernization Coordinator	\$ 37,000	1. Modernization Coordinator	\$ 37,000	1. Modernization Coordinator	\$ 37,000
		2. Payroll Fringes	13,000	2. Payroll Fringes	13,000	2. Payroll Fringes	13,000
		Subtotal	\$50,000	Subtotal	\$ 50,000	Subtotal	\$ 50,000
		c. Fees and Costs		c. Fees and Costs		c. Fees and Costs	
		1. Architect/Engineer Fees	\$ 36,000	1. Architect/Engineer Fees	\$ 37,306	1. Architect/Engineer Fees	\$ 36,739
		2. CGP Consultant	10,000	2. CGP Consultant	12,000	2. CGP Consultant	12,000
		Subtotal	\$ 46,000	Subtotal	\$ 49,306	Subtotal	\$ 48,739
		Subtotal of Estimated Cost	\$126,000		\$137,306		\$118,739

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

Year 5 FFY: 97

Year 1 FFY 93	Year 2 FFY 94	Year 3 FFY: 95	Year 4 FFY: 96	Year 5 FFY: 97
		Major Work Category	Major Work Category	Major Work Category
		Estimated Costs	Estimated Costs	Estimated Costs
See Annual Statement	See Annual Statement	1. Management Needs a. Programing/Training b. Maint. Training c. Mgt. Staff Training d. Resident Training Subtotal \$ 5,000 5,000 5,000 5,000 \$ 20,000	1. Management Needs a. Programing/Training b. Maint. Training c. Mgt. Staff Training d. Resident Training Subtotal \$ 5,000 5,000 5,000 5,000 \$ 20,000	1. Management Needs a. Programing/Training b. Maint. Training c. Mgt. Staff Training d. Resident Training Subtotal \$ 5,000 5,000 5,000 5,000 \$ 20,000
		Subtotal of Estimated Cost	\$ 20,000	\$ 20,000

PLANNING IMPLICATIONS

The City's Planning & Zoning Department prepared a report entitled "Guiding the Future: A Plan of Development for the Year 2000". This report, prepared in 1991, utilized some of the prior reports on housing, as developed by the Middletown Housing Partnership, and identified various implications and recommendations. The following implications concerning the lack of affordability in housing in Middletown were observed by the Planning & Zoning staff.

"The implications of this lack of affordability in Middletown are many and include:

- 1) The City and the City's employers will need to raise salaries of employees to attract and retain qualified workers who cannot afford to live in Middletown or the region.
- 2) There will be a decline in the number of residents with moderate incomes and a relative increase in the numbers of individuals at the low and high ends of the income spectrum.
- 3) The City will lose its diversified population consisting of both blue and white collar workers of various income groups.
- 4) Children of City residents, particularly those without the benefit of a college education, will be unable to live in the City in which they grew up, and the social network of long time residents will erode.
- 5) Businesses in the lower paying sectors, retail and low end service, will find it increasingly difficult to attract acceptable employees.
- 6) Formally, untapped labor pools, such as the elderly, handicapped and retarded, will be drawn from as the labor shortage intensifies."

As a result of these implications, Planning & Zoning staff developed a number of recommendations for dealing with the housing situation. Those recommendations are as follows:

"Middletown has already done much to encourage the provision of moderate income and assisted housing. The production of moderate income and assisted housing requires creativity, innovation and new thinking.

First and foremost, the City should refer to the recommendations set forth in the Middletown Housing Partnership Report of May, 1989.

- 1) Develop a strong public and private sector partnership. This has largely been accomplished with the creation of the Middletown Housing Partnership. In addition, the private sector, with public sector support, should be encouraged to provide moderate income housing within market rate developments.
- 2) The City should target first that have large workforces and, therefore, must take some responsibility for the supply/demand imbalance in the moderate income housing market.
- 3) In order to foster a pride in ownership, the City should consider the rehabilitation, possibly through sweat equity and privatization, of some of the existing assisted housing units.
- 4) The Planning & Zoning Commission should consider amending its regulations to provide for the provisions as allowed for in Public Act No. 338. This Act allows for a Planning & Zoning Commission to have, as special exception use, a use which is exempt from density limits. In granting this special exception, the Planning & Zoning Commission, working with the Housing Partnership, can require that for each unit constructed in excess of the number permitted by applicable density limits, the number permitted by applicable density limits, the developer construct, either off site or on site,

a units of moderate income housing. In lieu of the provisions of affordable units, the developer may be required to make payments.

- 5) The Planning & Zoning Commission should encourage the use of the infill provision allowing for carefully designed subdivisions with lots as small as 5,000 square feet in the R-1 and RPZ zones so as to encourage the production of starter homes.
- 6) Encourage the Housing Partnership to provide for a downpayment assistance program.
- 7) The City should establish a Housing Trust Fund. Money deposited into this fund will come from many sources including payments in lieu of moderate income housing construction, proceeds from sales of City owned affordable units, State Department of Housing grants, and private sector donations. These private sector donations, encouraged by tax credits, which will represent a major source to the fund, will also generate matching dollars from the Department of Housing. Once established, the fund could be used in many different ways to create moderate income and assisted housing.

The three options are as follows:

- a) Create a subsidy program that lowers the cost of a house to an amount that is affordable for target income groups. This subsidy could be used for land purchase and write downs, the lowering of interest rates, grants or mortgage purposes.
- b) A land purchase program in which the Housing Partnership buys developable land, reduces the price and sells or leases lots to individuals. The Housing Partnership may also act as a developer, with assistance available from the Department of Housing to develop the land itself. The Housing Partnership would then sell these homes as affordable units to the target income groups. These units, while being initially affordable, would also need deed restrictions to ensure that they remain affordable.

- c) The Housing Partnership may also enter into the real estate market, purchasing existing properties and then selling them at an affordable price to those in need of moderate income and assisted housing. It is essential that the deeds on these homes be restricted to ensure that they will remain affordable.

Overall Housing Recommendations

- 1) Avoid zone changes allowing for significant increases in residential density which would over-burden the capacity of the City's infrastructure and which would increase the ultimate population beyond the target population of 65,000.
- 2) The Housing Partnership and private developers should be encouraged to provide moderate income and assisted housing in a manner as discussed in the affordability section of the Housing Plan.
- 3) Adopt regulations which will lead to the gradual revitalization of older, problem neighborhoods by the private sector.
- 4) Address the problems in existing neighborhoods which tend to be losing vitality.
- 5) Consider the fiscal impact, in terms of City services, of large residential special exceptions prior to their approval.

SECTION 6

NEEDS ASSESSMENT

NEEDS ASSESSMENT

Reference is made to CHAS Table 1-C which describes the housing assistance needs of low and moderate income households. In order to assess the relative needs for each income group by renter/owner status, attention is drawn to line 19 of CHAS Table 1-C indicating the percentage number of households in Middletown, with housing problems. Line 19 is used as the "bench mark" for assessing housing needs based upon cost burden.

Elderly - One and Two Member Rental Households - Using 45% as the baseline on Line 19, it can be seen that elderly one and two member rental households at 0% to 30% of the median family income are experiencing some cost burden problems.

Small Related Rental Families - Line 19 indicates that 25% of all households in this category are experiencing problems. However, small families at 0% to 30% of the median family income and 31% to 50% of the median family income with problems represent in excess of 60% of all families in this category.

Large Related Rental Families - According to Line 19, nearly half of all large related families are experiencing some cost burden difficulties. However, the greatest proportion of difficulties are found in the income range of 31% to 50% of the median income.

All Other Rental Households - With 38% of all the total households experiencing housing problems, the most serious cost burden problems are by those families of 0% to 30% of median family income, while approximately three-fourths of all households at 31% to 50% of median family income and in excess of 1/2 of all families at 51% to 80% of the median family income are experiencing housing problems.

Elderly-Owner Households - Across the City, only 18% of elderly-owner owned households are experiencing housing problems. However, nearly 3/4's of those at 0% to 30% are experiencing a cost burden problem.

CHAS Table 1C

Housing Assistance Needs of Low & Moderate Income Households

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:		Source of Data:		Data is Current		Five Year Period:			
City of Middletown, Connecticut		CHAS Database		as of the following date:		through FY:			
				1990		92 96			
Household by Type, Income, & Housing Problems	Elderly 1 & 2 Member Households (A)	Renters			Owners				
		Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Households (I)
1. Very Low Income (0 to 50% MFI)*	988	800	156	757	2701	830	291	1121	3822
2. 0 to 30% MFI	716	409	76	431	1632	411	73	484	2116
3. % with any Housing Problems	56	62	50	96	68	72	93	75	70
4. % Cost Burden > 30%	56	62	38	92	66	72	93	75	68
5. % Cost Burden > 50%	28	36	38	79	44	35	85	43	44
6. 31 to 50% MFI*	272	391	80	326	1069	419	218	637	1706
7. % with any Housing Problems	43	62	100	76	64	12	66	31	52
8. % Cost Burden > 30%	43	60	65	73	60	12	66	31	49
9. % Cost Burden > 50%	24	8	16	27	18	3	42	16	18
10. Other Low-Income (51 to 80% MFI)*	183	406	49	446	1084	452	355	807	1891
11. % with any Housing Problems	41	34	37	57	45	11	54	30	39
12. % Cost Burden > 30%	41	26	10	53	39	11	52	29	35
13. % Cost Burden > 50%	5	-0-	-0-	6	3	2	16	8	5
14. Moderate Income (81 to 95%)*	74	412	46	430	962	166	449	615	1577
15. % with any Housing Problems	11	23	20	40	30	3	37	28	29
16. % Cost Burden > 30%	11	21	-0-	40	28	3	35	26	27
17. % Cost Burden > 50%	-0-	-0-	-0-	0	-0-	-0-	7	5	2
18. Total Households**	1337	3089	311	3162	7899	2366	6567	8933	16832
19. % with any Housing Problems	45	25	47	38	34	18	23	22	28

Or, based upon HUD adjusted income limits, if applicable

* Or, based upon HUD adjusted income limits, if applicable.

** Includes all income groups -- including those above 95% of MFI.

All Other Owner Households - According to Line 19, 23% of all total households in this category experience housing problems. However, the greatest cost burdens are to those in the very low income category of 0% to 30% of the median family income. Nearly 2/3's of households at 31% to 50% of the median family income are experiencing problems and slightly in excess of 1/2 of those families 51% to 80% of the median family income have housing problems. Over 1/3 of those 81% to 90% of the median family income show cost burden housing problems.

Across the spectrum of the City, 28% of all households experience housing problems. According to Column "I" of CHAS Table I-C, the greatest cost burden in maintaining housing occurs for those at 0% to 30% of the median family income, while approximately 50% of all households at 31% to 50% of median family income experience cost burden problems.

As the basis for preparing CHAS Table I-D, the following pages were utilized as provided by HUD entitled "Needs Assessment Summary - Middletown Area Homelessness - March 18, 1993". The information provided indicates the number of sheltered persons on March 18, 1993 as 50 individuals, while 48 were estimated as not sheltered. Column A of CHAS Table I-D has been revised upward to indicate a total number of individuals sheltered as 72. This modification was made based upon the knowledge that there are 30 beds at the Eddy Home which are filled every night and, according to the Red Cross, 42 beds (representing 7 families) filled each night at the Red Cross Emergency Shelter. In addition, the Red Cross regularly provides for extra families at area motels. This excess has been estimated at 20% to 25% of the capacity of the Red Cross Shelter. Thus, the total number of homeless persons, both sheltered and unsheltered, is 120 individuals.

Part 2 of the table has been only completed to the extent that information was provided in the HUD "Needs Assessment Summary". Line 4, concerning domestic violence, has been estimated at 10% of the homeless population, based upon information provided in the CHAS Databook of 7 persons residing within the domestic violence shelter on the numeration evening.

CHAS Table 1-E was developed primarily from National statistics as provided in Appendix 10: "Special Needs Populations and Sub-Populations of Homeless" in the book entitled "CHAS: Spring Training". The number of elderly persons with special needs has been estimated based upon City of Middletown 1990 Census Data and nationally developed percentages of each age group in excess of 65 years.

Line 2 of CHAS Table "1-E" indicates that 127 persons are considered frail elderly. This estimate is based upon National percentages of the number of elderly persons with special needs.

The number of severe mental illness cases in Middletown is based upon 1% of the adult population of the City, while the number of developmentally disabled persons is based upon 2% of the total City population.

Social service agencies contacted in Middletown have no estimate for the number of physically disabled persons in the City. Hence, this line is left blank until better information is available.

Appendix 10 was used to estimate the number of persons with alcohol and drug addictions. The estimate is based upon 15% of all adult males and 6% of all adult females in Middletown.

Line 7, concerning persons with AIDS and related diseases, was estimated based upon discussion with the AIDS Coordinator for the Community Health Center in Middletown. Approximately 40 cases have identified in the City of Middletown; however, the AIDS Coordinator estimates that the number of persons with all AIDS related diseases is closer to 400. This represents about 1% of the City's population. This compares favorably with the estimate for the State of Connecticut where 3.8% of the entire population is estimated to have AIDS related diseases.

According to the CHAS Databook (Table 4), the following number of renter and owner units are affordable to those households with incomes below 30% to 50% of the area fair market rental.

City CHAS Table "J"									
<u>Renter/Owner Units Affordable to Low/Mod Income Households</u>									
	<u>0 & 1 BR</u>				<u>2 BR</u>			<u>3+ BR</u>	
	0-30%	0-50%	0-80%	0-30%	0-50%	0-80%	0-30%	0-50%	0-80%
Renters:									
Occupied	491	1,167	2,354	538	1,681	2,576	368	836	1,161
Vacant	10	90	201	45	90	211	9	47	60
Owners:									
Occupied	4	4	12	35	72	94	34	51	206
Vacant	0	0	0	0	0	0	0	0	0

Source: Table 4, CHAS Databook

CHAS Databook Tables "6", "7" and "8" have been used to determine disproportionate need. For purposes of the CHAS, "Disproportionate Need" is considered any need that is higher than 5 percentage points of the need demonstrated for the same income category or the same family type or the same tenure type. The following five (5) tables are derived from CHAS Databook Table, "6", "7" and "8". City CHAS Table "K" indicates the income distribution of renter/owner households by minority status. According to this table, there is a disproportionate need demonstrated by minority renter households which are 0% to 30% of the median family income.

The percentage of renter/owner households with any housing problems by minority status and income group is shown in City CHAS Table "L". A demonstrated need is shown for Hispanic renter households at 31% to 50% of median family income. The same table reveals that a disproportionate need exists for all minority owner households at 0% to 30% of median family income. To a lesser degree, a disproportionate need exists for minority households at 31% to 50% and 51% to 80% of median family income.

City CHAS Table "M", entitled "Family Type Distribution of Renter/Owner Households With Incomes Below 51% HAMFI: 1990" indicates that there is a disproportionate need for all minority small family renter households and large family Hispanic renter households. The same table indicates that a disproportionate need exists for owner households as follows: all minority and Black small households and all Hispanic elderly households.

City CHAS Table "N" entitled "Percent of Renter/Owner Households With Incomes Below 51% HAMFI Having Any Housing Problems: 1990" indicates that a disproportionate need exists within small family Hispanic rental households. Concerning owner households, a disproportionate need exists as follows: all minority elderly households and all minority and Black small family households.

The incidence of rental/owner over-crowding in 1990 is demonstrated in City CHAS Table "O". In each of the income groups surveyed, over-crowding exists in large family rental households, particularly those in the income range of 31% to 50% of the median family income.

CITY CHAS TABLE "K"
Income Distribution of Renter/Owner Households by Minority Status

	<u>TOTAL</u>	<u>Persons of Group With Income</u>		
		<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	7,899	20.7%	13.5%	13.7%
All Minority Headed Households	1,252	31.6%	17.6%	11.8%
All Black (non-Hispanic) Headed Households	972	31.2%	19.0%	9.75%
All Hispanic Households	168	39.9%	16.1%	12.5%
<u>Owners:</u>				
All Households	8,933	5.4%	7.1%	9.0%
All Minority Households	720	2.4%	4.4%	6.3%
All Black (non-Hispanic) Households	501	2.4%	5.6%	7.8%
All Hispanic Households	148	3.4%	0.0%	0.0%

Source: CHAS Databook, Table 6

City CHAS Table "L"
Percent of Renter/Owner Households With Any Housing Problems
By Minority Status and Income Group

		<u>Persons Incidence by Income Group</u>		
	<u>TOTAL</u>	<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	34.4%	68.0%	64.4%	45.0%
All Minority Headed Households	42.2%	62.4%	56.8%	39.2%
All Black (non-Hispanic) Headed Households	39.2%	63.0%	51.4%	36.2%
All Hispanic Households	48.2%	53.7%	81.5%	23.8%
<u>Owners:</u>				
All Households	21.7%	74.8%	30.6%	30.0%
All Minority Households	23.1%	100.0%	43.8%	42.2%
All Black (non-Hispanic) Households	19.2%	100.0%	35.7%	33.3%
All Hispanic Households	23.6%	100.0%	0.0%	0.0%

Source: CHAS Databook, Table 6

City CHAS TABLE "M"
Family Type Distribution of Renter/Owner Households
With Incomes Below 51% HAMFI: 1990

		<u>% of Households By Family Type</u>		
	<u>TOTAL</u>	<u>Elderly</u>	<u>Small</u>	<u>Large</u>
<u>Renters:</u>				
All Households	2,701	36.6%	29.6%	5.8%
All Minority Headed Households	616	13.8%	50.6%	11.2%
All Black (non-Hispanic) Headed Households	488	13.9%	49.4%	10.05%
All Hispanic Households	94	11.7%	67.0%	21.3%
<u>Owners:</u>				
All Households	1,121	74.0%	12.6%	2.5%
All Minority Households	49	59.2%	28.6%	0.0%
All Black (non-Hispanic) Households	40	60.0%	25.0%	0.0%
All Hispanic Households	5	100.0%	0.0%	0.0%

Source: CHAS Databook Table 7

City CHAS Table "N"
Percent of Renter/Owner Households With Incomes Below 51% HAMFI
Having Any Housing Problems: 1990

	<u>Persons of Group With Income</u>			
	<u>TOTAL</u>	<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	66.5%	52.7%	62.3%	75.6%
All Minority Headed Households	60.4%	40.0%	57.7%	56.5%
All Black (non-Hispanic Headed Households	58.6%	42.6%	49.4%	79.6%
All Hispanic Households	61.7%	45.5%	84.1%	0.0%
<u>Owners:</u>				
All Households	49.7%	41.7%	58.9%	100.0%
All Minority Households	63.3%	58.6%	100.0%	0.0%
All Black (non-Hispanic) Households	55.0%	50.0%	100.0%	0.0%
All Hispanic Households	100.0%	100.0%	0.0%	0.0%

Source: CHAS Databook Table 7

CITY CHAS TABLE "O"

Incidence of Renter/Owner Over-Crowding: 1990

	<u>Percent Incidence By Income Group</u>			
	<u>TOTAL</u>	<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
All Renters	2.0%	1.5%	5.9%	4.8%
Large Family Related Renters	27.0%	11.8%	60.0%	36.7%
All Owners	0.6%	0.0%	0.6%	0.7%
Owners Other Than Elderly	0.9%	0.0%	1.8%	1.7%

Source: CHAS Databook Table 8

NEEDS ASSESSMENT

Reference is made to CHAS Table I-C which describes the housing assistance needs of low and moderate income households. In order to assess the relative needs for each income group by renter/owner status, attention is drawn to line 19 of CHAS Table I-C indicating the percentage number of households in Middletown with housing problems. Line 19 is used as the "bench mark" for assessing housing needs based upon cost burden.

Elderly - One and Two Member Rental Households - Using 45% as the baseline on Line 19, it can be seen that elderly one and two member rental households at 0% to 30% of the median family income are experiencing some cost burden problems.

Small Related Rental Families - Line 19 indicates that 25% of all households in this category are experiencing problems. However, small families at 0% to 30% of the median family income and 31% to 50% of the median family income with problems represent in excess of 60% of all families in this category.

Large Related Rental Families - According to Line 19, nearly half of all large related families are experiencing some cost burden difficulties. However, the greatest proportion of difficulties are found in the income range of 31% to 50% of the median income.

All Other Rental Households - With 38% of all the total households experiencing housing problems, the most serious cost burden problems are by those families of 0% to 30% of median family income, while approximately three-fourths of all households at 31% to 50% of median family income and in excess of 1/2 of all families at 51% to 80% of the median family income are experiencing housing problems.

Elderly-Owner Households - Across the City, only 18% of elderly-owner owned households are experiencing housing problems. However, nearly 3/4's of those at 0% to 30% are experiencing a cost burden problem.

CHAS Table 1C
Housing Assistance Needs of
Low & Moderate Income Households

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:		Source of Data:		Data is Current as of the following date:		Five Year Period: FY: through FY:			
City of Middletown, Connecticut		CHAS Databook		1990		92 96			
Household by Type, Income, & Housing Problems	Renters				Owners				
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	Total Households (I)
1. Very Low Income (0 to 50% MFI)*	988	800	156	757	2701	830	291	1121	3822
2. 0 to 30% MFI*	716	409	76	431	1632	411	73	484	2116
3. % with any Housing Problems	56	62	50	96	68	72	93	75	70
4. % Cost Burden > 30%	56	62	38	92	66	72	93	75	68
5. % Cost Burden > 50%	28	36	38	79	44	35	85	43	44
6. 31 to 50% MFI*	272	391	80	326	1069	419	218	637	1706
7. % with any Housing Problems	43	62	100	76	64	12	66	31	52
8. % Cost Burden > 30%	43	60	65	73	60	12	66	31	49
9. % Cost Burden > 50%	24	8	16	27	18	3	42	16	18
10. Other Low-Income (51 to 80% MFI)*	183	406	49	446	1084	452	355	807	1891
11. % with any Housing Problems	41	34	37	57	45	11	54	30	39
12. % Cost Burden > 30%	41	26	10	53	39	11	52	29	35
13. % Cost Burden > 50%	5	-0-	-0-	6	3	2	16	8	5
14. Moderate Income (81 to 95%)*	74	412	46	430	962	166	449	615	1577
15. % with any Housing Problems	11	23	20	40	30	3	37	28	29
16. % Cost Burden > 30%	11	21	-0-	40	28	3	35	26	27
17. % Cost Burden > 50%	-0-	-0-	-0-	0	-0-	-0-	7	5	2
18. Total Households**	1337	3089	311	3162	7899	2366	6567	8933	16832
19. % with any Housing Problems	45	25	47	38	34	18	23	22	28

* Or, based upon HUD adjusted income limits, if applicable.

** Includes all income groups -- including those above 95% of MFI.

All Other Owner Households - According to Line 19, 23% of all total households in this category experience housing problems. However, the greatest cost burdens are to those in the very low income category of 0% to 30% of the median family income. Nearly 2/3's of households at 31% to 50% of the median family income are experiencing problems and slightly in excess of 1/2 of those families 51% to 80% of the median family income have housing problems. Over 1/3 of those 81% to 90% of the median family income show cost burden housing problems.

Across the spectrum of the City, 28% of all households experience housing problems. According to Column "I" of CHAS Table I-C, the greatest cost burden in maintaining housing occurs for those at 0% to 30% of the median family income, while approximately 50% of all households at 31% to 50% of median family income experience cost burden problems.

As the basis for preparing CHAS Table I-D, the following pages were utilized as provided by HUD entitled "Needs Assessment Summary - Middletown Area Homelessness - March 18, 1993". The information provided indicates the number of sheltered persons on March 18, 1993 as 50 individuals, while 48 were estimated as not sheltered. Column A of CHAS Table I-D has been revised upward to indicate a total number of individuals sheltered as 72. This modification was made based upon the knowledge that there are 30 beds at the Eddy Home which are filled every night and, according to the Red Cross, 42 beds (representing 7 families) filled each night at the Red Cross Emergency Shelter. In addition, the Red Cross regularly provides for extra families at area motels. This excess has been estimated at 20% to 25% of the capacity of the Red Cross Shelter. Thus, the total number of homeless persons, both sheltered and unsheltered, is 120 individuals.

Part 2 of the table has been only completed to the extent that information was provided in the HUD "Needs Assessment Summary". Line 4, concerning domestic violence, has been estimated at 10% of the homeless population, based upon information provided in the CHAS Databook of 7 persons residing within the domestic violence shelter on the numeration evening.

CHAS Table 1D

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Homeless Population & Subpopulations

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown

Five Year Period: (enter fiscal yrs.)

FY: 1994

through FY:

Part 1: Homeless Population	Sheltered (A)	UnSheltered (B)	Total (C)
Homeless Families with Children			
1. Number of Homeless Families	7	2	9
2. Number of Persons in Homeless Families	42	12	54
Homeless Individuals			
3. Youth (17 years or younger)	--	--	--
4. Adults (18 years and older)	30	36	66
5. Total (lines 2 + 3 + 4)	72	48	120
Part 2: Subpopulations			
Homeless Persons with Service Needs Related to:	Sheltered (%)	UnSheltered (%)	
1. Severe Mental Illness (SMI) Only	28	22	
2. Alcohol / Other Drug Abuse Only			
3. SMI & Alcohol / Other Drug Abuse	78	78	
4. Domestic Violence	10		
5. Homeless Youth			
6. AIDS / Related Diseases	10	22	
7. Other (specify)			

Needs Assessment Summary
Middletown-Area Homelessness
March 18, 1993

of Agencies Responding: 10

1. # Homeless and in shelter/short-term residential treatment 3/18/93: 50

% Special Needs:

Mental Illness: 28%

Substance Abuse: 78%

AIDS/Medical Illness: 10%

2. # Homeless and not sheltered 3/18/93: 48

% Special Needs:

Mental Illness: 22%

Substance Abuse: 78%

AIDS/Other Medical: 22%

Total homeless on 3/18/93: 98

3. # At risk of homelessness 3/18/93: 124

Total homeless and at risk on 3/18/93 222

At risk of homelessness last 12 months: 494

% Special Needs:

Mental Illness: 14%

Substance Abuse: 57%

AIDS/Other Medical: 3%

4. # Inadequately housed/supported 3/18/93: 70

% Mental Illness: 28%

Substance Abuse: 90%

AIDS/Other Medical: 3%

Total homeless and inadequately
housed/supported 3/18/93: 168

0083/2

Source: HUD

Exhibit 2A
Description of Need

1. Extent of Need

As the commercial and social service hub of its country, the City of Middletown has in recent years experienced a significant problem with homelessness among its residents. On March 18, 1993, a single point needs assessment of Middletown-area homelessness was conducted by local social service agencies. This survey identified 98 individuals who were homeless (consistent with the criteria in the Shelter Plus Care definition) on March 18, 1993. Of this total, 50 individuals were residing in the homeless shelter or were homeless and in a hospital or other treatment institution, and 48 individuals were homeless but not sheltered on that night. Responding agencies also identified 494 individuals who had been either homeless or at risk of becoming homeless within the previous 12 month period, including significant numbers of individuals graduating from the transitional housing facility for homeless persons, individuals being evicted, and individuals being discharged from institutions without permanent housing.

Of the 98 individuals who were homeless on March 18, 1993, 78% were identified as having serious substance abuse difficulties, and 25% were identified as having mental illness. It is believed that between 3% and 10% of these individuals have AIDS or related disorders.

There are a number of factors which contribute to the incidence of homelessness among disabled individuals in Middletown. The City hosts one of three large state psychiatric hospitals operated by the Connecticut Department of Mental Health. Until February of 1993, the City was also the site of a state-wide, 180 bed intermediate care facility for individuals with long term mental illness. Because clients of these facilities choose to remain in the local area with some frequency, the level of need in the area is increased. The City of Middletown also hosts a regional substance

Source: HUD

abuse detoxification and intensive treatment facility, drawing substance abusers from throughout the State. As with the psychiatric facilities, clients often do not return to their town of origin after discharge and instead remain in Middletown, thereby increasing the extent of homeless substance abusers in the area. As a partial consequence of these factors, the City's emergency shelter has served an average of 35 individuals a night during the past year, a census which is 20 more than the number for which the program was originally designed. Individuals using the shelter currently find an over-crowded environment and difficulty in properly accessing support services to address their reasons for homelessness.

The degree of homelessness is further influenced by the fact that the largest provider of single room occupancy housing in the City, an old hotel with 76 rooms, has fallen into receivership and due to management and facility issues is no longer effectively serving the homeless population. Because this hotel was one of the few housing resources for homeless people, its decline in occupancy has significantly contributed to the growth of homelessness in Middletown.

2. Population Characteristics

As noted above, the homeless population in the Middletown area is characterized by high rates of disabling conditions, due particularly to the prevalence of treatment institutions in the City. Substance abuse is the most frequently identified characteristic, with estimates of serious substance abuse among the homeless and the at risk ranging from 57% to 90%. A large portion of the local homeless population is active in their substance abuse or in an early phase of recovery. Many referrals to the local homeless shelter come from substance abuse treatment facilities and organizations. The homeless, substance abusing population is particularly prone to recurring homelessness, with frequent relapses following period of improvement.

Source: HUD

Mental illness is also a frequently identified characteristic of the homeless in Middletown, with estimates of its incidence ranging from 14% to 28%. Some homeless individuals with mental illness are referred to the shelter by mental health organizations who are working to obtain permanent housing for them. Others are "walk-ins" to the shelter and have been non-compliant with professional mental health services that have been offered to them. Other frequent shelter users appear to have undiagnosed psychiatric difficulties, significant behavioral challenges, or a combination of difficulties.

A significant number of local homeless individuals can be considered dually diagnosed, with both substance abuse and mental health difficulties. These individuals have been especially difficult to treat successfully. However, Middletown is the site for the first MISA service project funded in Connecticut by the Connecticut Alcohol and Drug Abuse Commission. This project is markedly improving the ability of the area service system to effectively serve the dually diagnosed, and its effectiveness will be heightened considerably if additional housing resources can be made available.

As noted previously, estimates of AIDS and related disorders in the local homeless population range from 3% to 20%. The local community health service and general hospital both operate over-subscribed AIDS treatment and counselling services.

In addition to these disability characteristics, the homeless population in Middletown shares the characteristics which are generally found in homeless populations: inadequate income to pay for available housing, poor work histories and low vocational skills, and a high degree of untreated medical problems. The absence of available housing presents enormous difficulties in attempting to address these additional problems.

End of "Needs Assessment Summary" Report

Source: HUD

Needs Assessment Summary
Middletown-Area Homelessness
March 18, 1993

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Source: HUD

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End of "Needs Assessment Summary" Report

Source: HUD

CHAS Table 1-E was developed primarily from National statistics as provided in Appendix 10: "Special Needs Populations and Sub-Populations of Homeless" in the book entitled "CHAS: Spring Training". The number of elderly persons with special needs has been estimated based upon City of Middletown 1990 Census Data and nationally developed percentages of each age group in excess of 65 years.

Line 2 of CHAS Table "1-E" indicates that 127 persons are considered frail elderly. This estimate is based upon National percentages of the number of elderly persons with special needs.

The number of severe mental illness cases in Middletown is based upon 1% of the adult population of the City, while the number of developmentally disabled persons is based upon 2% of the total City population.

Social service agencies contacted in Middletown have no estimate for the number of physically disabled persons in the City. Hence, this line is left blank until better information is available.

Appendix 10 was used to estimate the number of persons with alcohol and drug addictions. The estimate is based upon 15% of all adult males and 6% of all adult females in Middletown.

Line 7, concerning persons with AIDS and related diseases, was estimated based upon discussion with the AIDS Coordinator for the Community Health Center in Middletown. Approximately 40 cases have identified in the City of Middletown; however, the AIDS Coordinator estimates that the number of persons with all AIDS related diseases is closer to 400. This represents about 1% of the City's population. This compares favorably with the estimate for the State of Connecticut where 3.8% of the entire population is estimated to have AIDS related diseases.

CHAS Table 1E

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Non-Homeless Special Needs Populations

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:	Data Source: (specify) See Narrative	Five Year Period: (enter fiscal yrs.)	
City of Middletown, Connecticut	Current Data as of: (date) 1990	FY: 1994	through FY:
		Households in Need of Supportive Housing	
1. Elderly		756	
2. Frail Elderly		127	
3. Severe Mental Illness		3,454	
4. Developmentally Disabled		8,550	
5. Physically Disabled		--	
6. Persons with Alcohol / Other Drug Addiction		3,551	
7. Persons with AIDS and Related Diseases		400	
8. Other (Specify):		--	

Instructions for Table 1E

Non-Homeless Special Needs Populations

Refer to Appendix A, General Definitions Used with the CHAS, for additional definitions of terms used in this table.

Table 1E provides a format for estimating the need for supportive housing for other (than homeless) populations with special needs. Some potential resource agencies and client groups they serve include:

- o State or local mental health agencies for persons with severe mental illness;
- o State or local agencies of mental retardation or State local developmental disabilities councils for people with developmental disabilities;
- o State rehabilitation agencies or State or local Centers for Independent Living for people with physical disabilities;
- o State or area agencies on aging for elderly people;
- o The Public Health Service Center for Disease Control for persons with AIDS.

Specific Instructions:

Line 1-- Enter the estimated number of elderly households in need of supportive housing.

Line 2-- Enter the estimated number of frail elderly households in need of supportive housing.

Line 3-- Enter the estimated number of households composed of at least one person with severe mental illness in need of supportive housing.

Line 4-- Enter the estimated number of households composed of at least one developmentally disabled person in need of supportive housing.

Line 5-- Enter the estimated number of households composed of at least one physically disabled person in need of supportive housing.

Line 6-- Enter the estimated number of households composed of at least one person with alcohol/other drug addiction in need of supportive housing.

Line 7-- Enter the estimated number of households composed of at least one person with AIDS and related diseases in need of supportive housing.

Line 8-- Estimate for any other category of special need that the jurisdiction may identify the number of households in need of supportive housing.

According to the CHAS Databook (Table 4), the following number of renter and owner units are affordable to those households with incomes below 30% to 50% of the area fair market rental.

City CHAS Table "J"									
<u>Renter/Owner Units Affordable to Low/Mod Income Households</u>									
	<u>0 & 1 BR</u>				<u>2 BR</u>			<u>3+ BR</u>	
	0-30%	0-50%	0-80%	0-30%	0-50%	0-80%	0-30%	0-50%	0-80%
<hr/>									
Renters:									
Occupied	491	1,167	2,354	538	1,681	2,576	368	836	1,161
Vacant	10	90	201	45	90	211	9	47	60
Owners:									
Occupied	4	4	12	35	72	94	34	51	206
Vacant	0	0	0	0	0	0	0	0	0

Source: Table 4, CHAS Databook

CHAS Databook Tables "6", "7" and "8" have been used to determine disproportionate need. For purposes of the CHAS, "Disproportionate Need" is considered any need that is higher than 5 percentage points of the need demonstrated for the same income category or the same family type or the same tenure type. The following five (5) tables are derived from CHAS Databook Tables, "6", "7" and "8". City CHAS Table "K" indicates the income distribution of renter/owner households by minority status. According to this table, there is a disproportionate need demonstrated by minority renter households which are 0% to 30% of the median family income.

The percentage of renter/owner households with any housing problems by minority status and income group is shown in City CHAS Table "L". A demonstrated need is shown for Hispanic renter households at 31% to 50% of median family income. The same table reveals that a disproportionate need exists for all minority owner households at 0% to 30% of median family income. To a lesser degree, a disproportionate need exists for minority households at 31% to 50% and 51% to 80% of median family income.

City CHAS Table "M", entitled "Family Type Distribution of Renter/Owner Households With Incomes Below 51% HAMFI: 1990" indicates that there is a disproportionate need for all minority small family renter households and large family Hispanic renter households. The same table indicates that a disproportionate need exists for owner households as follows: all minority and Black small households and all Hispanic elderly households.

City CHAS Table "N" entitled "Percent of Renter/Owner Households With Incomes Below 51% HAMFI Having Any Housing Problems: 1990" indicates that a disproportionate need exists within small family Hispanic rental households. Concerning owner households, a disproportionate need exists as follows: all minority elderly households and all minority and Black small family households.

The incidence of rental/owner over-crowding in 1990 is demonstrated in City CHAS Table "O". In each of the income groups surveyed, over-crowding exists in large family rental households, particularly those in the income range of 31% to 50% of the median family income.

CITY CHAS TABLE "K"

Income Distribution of Renter/Owner Households by Minority Status

	<u>TOTAL</u>	<u>Persons of Group With Income</u>		
		<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	7,899	20.7%	13.5%	13.7%
All Minority Headed Households	1,252	31.6%	17.6%	11.8%
All Black (non-Hispanic) Headed Households	972	31.2%	19.0%	9.75%
All Hispanic Households	168	39.9%	16.1%	12.5%
<u>Owners:</u>				
All Households	8,933	5.4%	7.1%	9.0%
All Minority Households	720	2.4%	4.4%	6.3%
All Black (non-Hispanic) Households	501	2.4%	5.6%	7.8%
All Hispanic Households	148	3.4%	0.0%	0.0%

Source: CHAS Databook, Table 6

City CHAS Table "L"
Percent of Renter/Owner Households With Any Housing Problems
By Minority Status and Income Group

		<u>Persons Incidence by Income Group</u>		
	<u>TOTAL</u>	<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	34.4%	68.0%	64.4%	45.0%
All Minority Headed Households	42.2%	62.4%	56.8%	39.2%
All Black (non-Hispanic) Headed Households	39.2%	63.0%	51.4%	36.2%
All Hispanic Households	48.2%	53.7%	81.5%	23.8%
<u>Owners:</u>				
All Households	21.7%	74.8%	30.6%	30.0%
All Minority Households	23.1%	100.0%	43.8%	42.2%
All Black (non-Hispanic) Households	19.2%	100.0%	35.7%	33.3%
All Hispanic Households	23.6%	100.0%	0.0%	0.0%

Source: CHAS Databook, Table 6

City CHAS TABLE "M"
Family Type Distribution of Renter/Owner Households
With Incomes Below 51% HAMFI: 1990

	<u>TOTAL</u>	<u>% of Households By Family Type</u>		
		<u>Elderly</u>	<u>Small</u>	<u>Large</u>
<u>Renters:</u>				
All Households	2,701	36.6%	29.6%	5.8%
All Minority Headed Households	616	13.8%	50.6%	11.2%
All Black (non-Hispanic) Headed Households	488	13.9%	49.4%	10.05%
All Hispanic Households	94	11.7%	67.0%	21.3%
<u>Owners:</u>				
All Households	1,121	74.0%	12.6%	2.5%
All Minority Households	49	59.2%	28.6%	0.0%
All Black (non-Hispanic) Households	40	60.0%	25.0%	0.0%
All Hispanic Households	5	100.0%	0.0%	0.0%

Source: CHAS Databook Table 7

City CHAS Table "N"
Percent of Renter/Owner Households With Incomes Below 51% HAMFI
Having Any Housing Problems: 1990

	<u>TOTAL</u>	<u>Persons of Group With Income</u>		
		<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
<u>Renters:</u>				
All Households	66.5%	52.7%	62.3%	75.6%
All Minority Headed Households	60.4%	40.0%	57.7%	56.5%
All Black (non-Hispanic Headed Households	58.6%	42.6%	49.4%	79.6%
All Hispanic Households	61.7%	45.5%	84.1%	0.0%
<u>Owners:</u>				
All Households	49.7%	41.7%	58.9%	100.0%
All Minority Households	63.3%	58.6%	100.0%	0.0%
All Black (non-Hispanic) Households	55.0%	50.0%	100.0%	0.0%
All Hispanic Households	100.0%	100.0%	0.0%	0.0%

Source: CHAS Databook Table 7

CITY CHAS TABLE "O"

Incidence of Renter/Owner Over-Crowding: 1990

	<u>TOTAL</u>	<u>Percent Incidence By Income Group</u>		
		<u>0 - 30%</u>	<u>31-50%</u>	<u>51-80%</u>
All Renters	2.0%	1.5%	5.9%	4.8%
Large Family Related Renters	27.0%	11.8%	60.0%	36.7%
All Owners	0.6%	0.0%	0.6%	0.7%
Owners Other Than Elderly	0.9%	0.0%	1.8%	1.7%

Source: CHAS Databook Table 8

SECTION 7

AVAILABLE RESOURCES

AVAILABLE RESOURCES

The following pages contain lists of the Federal program resources for housing and community development and a corresponding list of Connecticut Department of Housing Programs, Connecticut Housing Authority Programs and Connecticut Housing Finance Authority Programs.

In addition to those which are outlined on those pages, the following resources are noted for rehabilitation implementation purposes:

- North End Mod Income Rehab
- REHABATE Program
- Residential and Mixed Use Rehab Program

Several other local programs are in place to assist in economic development projects. These are jobs producing, primarily to benefit low and moderate income persons. As such, they are not direct resources for CHAS implementation, but rather indirect resources.

- REINVEST Program
- ON THE JOB Program
- JOBS Program
- Workers Preparation Program

These programs are described in "flyers" (included).

In addition, the City of Middletown has identified the Affordable Housing Program as administered by the Federal Home Loan Bank of Boston as a viable tool for providing financing for both residential and non-residential projects which benefit low and moderate income persons. A two page fact sheet is provided herewith. Participating Middletown based banks in the Federal Home Loan Program are Farmers' & Mechanics Bank and Liberty Bank. Other banks, not based in Middletown but with branch offices in Middletown and which participate in the programs are Centerbank (from Waterbury) and the New Haven Savings Bank.

CHAS -- Federal Program Resources for Housing and Community Development

Program Summary	Eligible Applicants	How Awards are Determined	# Applicants	Awards Available	Appropriations Awarded	Average Award Size
HOME Flexible grant program; participating jurisdictions decide how to use money for: - Acquisition - Rehabilitation - New construction - Tenant based assistance (TBA) - Home Buyer Assistance - Planning - Support Services	- States - Cities - Urban counties - Consortia	Formula and competitive grants: 1% of the total is set aside for Indian tribes, of the remaining funds: 60% goes to local governments; 40% goes to state - Local governments that receive a formula allocation of \$750,000 (in FY93) are eligible - Jurisdictions that receive more than \$500,000 (\$350,000 in FY93) but less than \$750,000 (\$500,000 in FY93) must use local or State funds to fill the gap - Jurisdictions that receive less than \$500,000 by formula may not get funds directly from HUD, only from their State. - All participating jurisdictions must have a HUD-approved Comprehensive Housing Affordability Strategy.	439	FY92 1.5 bil FY93 TA: 25 mil Indian: 15mil	1.5 bil	NA

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Awards	Appropriations Available	Average Award Size
<p>HOPE I: (Public Housing Homeownership) Program</p> <p>Assistance to provide affordable homeownership for residents of public and Indian housing. Eligible activities for planning grants include:</p> <ul style="list-style-type: none"> - Replacement housing - Development of resident councils - Counseling - Training and technical assistance - Underwriting feasibility studies - Preliminary architectural work - Development of security plans <p>Eligible activities for <u>implementation grants</u> include:</p> <ul style="list-style-type: none"> - Rehabilitation - Replacement Reserves - Legal fees - Relocation - Economic development activities - Administrative and operating costs 	<ul style="list-style-type: none"> - Resident Management Corporations (RMCs) - Resident Corporations (RCs) - Cooperative Associations - Public or Nonprofit organizations - Public bodies or agencies - Public Housing Authorities (PHAs) - Indian Housing Authorities (IHAs) <p>Joint applications may be made.</p>	<p>Competitive Grants; applications are accepted in response to Notices of Fund Availability (NOFA) published regularly in Federal Register.</p> <ul style="list-style-type: none"> - Planning grants fund preliminary activities leading to homeownership. Maximum amount is \$200,000. Do not require a match for funding. - Mini planning grants are available - Implementation grants support actual cost of developing the housing. The overall amount of implementation grants are not capped; some eligible activities are capped. Require a local match from Non-Federal sources. 	<p>112</p> <p>18</p> <p>11</p>	<p>FY92 funding: \$6 mil</p> <p>23.1 mil</p> <p>8.3 mil</p> <p>24.4 mil</p>	<p>\$206,905</p> <p>\$70,077</p> <p>1.36 mil</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
<p>HIOPE 2: (Homeownership of Multifamily Units) Program:</p> <p>Assistance for developing homeownership opportunities for low-income persons through the use of multi-family rental properties. Eligible activities for <u>planning grants</u> include:</p> <ul style="list-style-type: none"> - Development of resident councils - Counseling - Training and technical assistance - Underwriting feasibility studies - Preliminary architectural work - Development of security plans <p>Eligible activities for <u>implementation grants</u> include:</p> <ul style="list-style-type: none"> - Rehabilitation - Replacement Reserves - Legal fees - Relocation - Economic development activities - Administrative and operating costs - acquisition 	<ul style="list-style-type: none"> - RMCs - RCs - Cooperative Associations - Public or Nonprofit organizations - Public bodies or agencies - PHAS - IHAS <p>Joint applications may be made.</p>	<p>Competitive Grants -- submit application for:</p> <ul style="list-style-type: none"> - Planning grant to develop homeownership programs. Maximum planning grant: \$200,000 - Maximum Mini Planning grant: \$100,000 - Implementation grant; must provide Non-Federal matching funds that are at least 33% of the grant amount. The maximum implementation grant: is 120 x FMR <p>-(may be larger if > 250 units)</p>	<p>180</p> <p>91</p>	<p>\$95 mil</p> <p>\$21 mil</p> <p>89 planning grants</p> <p>2 Implem. grants</p>	

Program Summary	Eligible Applicants	How Awards are Determined	# Applicants	Awards	Appropriations Available	Appropriations Awarded	Average Award Size
<p>HOPE 3: (Homeownership of Single Family Homes) Program:</p> <p>Financial assistance for homeownership. Eligible activities for planning grants include:</p> <ul style="list-style-type: none"> - feasibility studies - technical assistance for grant recipients - researching the availability of properties - preparing applications for implementation grants - program planning <p>Eligible activities for implementation grants include:</p> <ul style="list-style-type: none"> - Acquiring and rehabilitating property - Assisting homebuyers in purchasing units - economic development to promote self-sufficiency of homebuyers - administrative costs - replacement reserves - homebuyer outreach selection and counseling 	<ul style="list-style-type: none"> - Private non-profit organizations - Public Agencies - Cities - States - Counties - PHA/IHAs in cooperation with a private non-profit or cooperative 	<p>Competitive grants: submit application for:</p> <ul style="list-style-type: none"> - Planning grant, competing in national pool, to develop homeownership programs cannot exceed \$100,000. - Implementation grants, competing in regional pool, to carry out approved homeownership programs. Maximum grant is 3 mil. 	420	136	\$95 mil	\$95 mil 10 mil 50% to Public Agencies 50% to non-profits 85 mil 70% to non-profits 30% to Public Agencies	\$800,000 \$ 77,000

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants	Appropriations Available	Average Award Size
<p>Community Development Block Grant (CDBG) Programs</p> <p>Grant program. Urban communities choose to do:</p> <ul style="list-style-type: none"> - Neighborhood revitalization - Economic Development - Provisions of improved community facilities - Prevention and elimination of slums - Activities aiding low- and moderate-income families 	<ul style="list-style-type: none"> - Metro cities - Urban counties 	<p>Formula/Entitlement:</p> <p>A specific amount of the total fiscal money is set aside for special programs. Of the remaining amount, 70% of CDBG FY's is allocated to metro cities/urban counties, balance to States (see next page)</p> <p>Appropriation amount is determined by a statutory formula, which uses measurements of need.</p> <p>In FY92, \$16 mil CDBG's was set aside for special purpose grants.</p>	<p>Metro cities 757</p> <p>Urban counties 131</p>	<p>CDBG: Metro/city:</p> <p>\$3.4 bil</p> <p>2.3 bil</p> <p>\$1.9 bil</p> <p>\$454 mil</p>	<p>\$2.5 mil</p> <p>\$3.5 mil</p>
<p>CDBG Non-Entitlement for States and Small Cities</p> <p>Grant program. Low Income communities choose to do:</p> <ul style="list-style-type: none"> - Neighborhood revitalization - Economic Development - Provisions of improved community facilities - Prevention and elimination of slums - Activities aiding low- and moderate-income families 	<ul style="list-style-type: none"> - All 50 states and Puerto Rico <p>States distribute funds to smaller (non-entitlement) communities according to priorities and allocation systems established by the state.</p>	<p>Formula/Entitlement:</p> <p>A specific amount of the total CDBG appropriation is set aside for special programs. Of the remaining amount, 30% of CDBG appropriation is allocated to Non-Entitlement areas based on a formula</p>	<p>49*</p> <p>* Hawaii and New York State have not elected to operate state CDBG programs. HUD administers the program for these two states</p>	<p>\$960 mil</p> <p>\$960 mil</p> <p>N.Y. \$40.9 mil</p> <p>Hawaii \$2.8 mil</p>	<p>\$2 mil</p> <p>\$400,980</p> <p>\$933,333</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
CDBG (Section 108 Loan Guarantee) Allows CDBG communities to use their CDBG funds to guarantee loans/notes for development projects. Eligible Activities include: <ul style="list-style-type: none"> - Real property acquisition - Rehabilitation of publicly owned real property - Housing rehabilitation - Relocation, clearance, and site improvements - Interest payments on guaranteed loan and issuance costs of public offerings - Debt service reserves 	<ul style="list-style-type: none"> - Metro cities and urban counties that receive entitlement grants - Non-entitlement communities in states administering CDBG 	Entitlement CDBG rules apply. Applicant pledges current and future CDBG funds as principal security for loan guarantee.	46	\$255 mil \$164 mil	\$3.6 mil
Low-Income Housing Preservation Program Financial incentives to: <ul style="list-style-type: none"> - Retain project subsidized housing projects whose federal assistance is expiring. - Sell to purchaser that will keep it for low-income persons 	<ul style="list-style-type: none"> - Owners of low income housing - RCs - Non-profit organizations - State or local agencies, or - any entity that agrees to maintain low-income affordability restrictions 	Competitive grant.			

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p>Shelter Plus Care Program</p> <p>Grants for rental assistance that are offered with support services to homeless with disabilities.</p> <p>Rental assistance can be:</p> <ul style="list-style-type: none"> - <u>Section 8 Moderate Rehabilitation (SRO)</u> - project based rental assistance administered by the local PHA with state or local government application. - <u>Sponsor-Based Rental Assistance (SRA)</u> - provides rental assistance through an applicant to a private non-profit sponsor who wins or leases dwelling units in which participating residents reside. - <u>Tenant Based Rental Assistance (TBA)</u> - grants for rental assistance - <u>Project-based Rental Assistance</u> - grants to provide rental assistance through contracts between grant recipients and owners of existing structures 	<ul style="list-style-type: none"> - States - Units of local government - Indian tribes - PHAs 	<p>Competitive grant: funds are awarded in a nationwide competition. Submission dates for applications established by NOFA.</p> <p>HUD criteria give priority to homeless needs.</p> <p>Support services must match rental assistance and must be provided by Federal, State, local governments, or private sources.</p>	<p>161</p> <p>34 total</p>	<p>FY92 \$76.6 mil</p> <p>\$39.4 mil \$39.6 mil</p> <p>\$37.2 mil \$37 mil</p>	<p>\$2.5 mil</p> <p>\$2.1 mil</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p>Supportive Housing for Persons with Disabilities (Section 811)</p> <p>Funding to expand housing with supportive services:</p> <ul style="list-style-type: none"> - Group homes - Independent living facilities - Intermediate care facilities <p>Two types of financing:</p> <ul style="list-style-type: none"> - <u>Capital advances</u> based on the development cost limits published in Federal Register - <u>Protect rental assistance</u> to cover the difference between the HUD approved operating costs and 30% of residents adjusted income 	Private, non-profit organizations	Competitive grant; an application for a Section 811 fund reservation is made to the appropriate HUD Field Office in response to a published invitation.	292 142	FY92 \$89 mil \$85.8 mil FY93 \$266 mil	
				\$85.3 mil \$516,950	

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p>Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO)</p> <p>Funding to provide rental assistance on behalf of homeless individuals in connection with the moderate rehabilitation of SRO dwellings. Resources to fund the cost of rehabilitating the dwellings must be from other sources. Funding can be used for:</p> <ul style="list-style-type: none"> - Operating expenses - Debt service for rehabilitation financing - Monthly rental assistance <p>Units must need a minimum of \$3,000 eligible rehabilitation.</p>	<ul style="list-style-type: none"> - PHAs - IHAs - Private non-profit organizations (for FY93, non-profits must subcontract with a PHA to administer SRO assistance) 	<p>Grants are awarded based on need and ability to undertake SRO program through a nationwide competition. In their application, PHAs must identify sponsors of proposed projects, structures to be rehabilitated, sources of acquisition and funding, and a plan for supportive services. Submission dates are established through NOFA.</p>	<p>72</p> <p>26</p>	<p>FY92 \$95.1 mil \$91.5 mil</p> <p>FY93 \$105 mil</p>	<p>\$351,923</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
<p>Supportive Housing of the Elderly (Section 202) Program</p> <p>Capital advances to private, nonprofit sponsors to finance elderly housing that also offers supportive services. The non-interest bearing advances are based on development cost limits published periodically in the Federal Register.</p> <p>Project rental assistance covers only the difference between the HUD approved cost per unit and the amount the resident pays. No money can go for debt service.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - Acquisition - Rehabilitation - New construction - Rental assistance - Support services 	<p>Private, non-profit and consumer cooperatives</p>	<p>An application for Section 202 fund reservation is made to the appropriate HUD Field Office in response to a published invitation.</p>	<p>376</p> <p>121</p>	<p>FY92 \$409.4 mil</p> <p>\$375.6 mil</p> <p>\$20.7 mil</p>	<p>\$3 mil</p>
<p>Emergency Shelter Grants (ESG) Program</p> <p>Grants to improve the quality of existing emergency shelters and to increase the number of developing shelters for the homeless.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - Renovation - Conversion of buildings - Rehabilitation - Essential social services - Operating costs, but not staff payroll 	<ul style="list-style-type: none"> - States and Puerto Rico - Formula cities - Urban counties - Territories <p>To be eligible, the applicant must have an approved CHAS.</p>	<p>Program funds are awarded to grantees in proportion to previous year's CDBG allocation.</p> <p>Metro cities and urban counties are eligible if their allocation is greater than .05% of funds appropriated (if not, funds are added to state's allocation)</p> <p>1% set-aside for tribes and Alaskan villages</p> <p>Units of general local government may distribute part of all of their funds to non-profit recipients. States must distribute all of their funds to units of local governments or non-profit organizations.</p>	<p>373</p>	<p>FY92 \$73.2 mil \$72.1 mil</p> <p>FY93 \$50 mil</p>	<p>\$193,000</p>

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available Awarded	Average Award Size
<p>The Supportive Housing Program</p> <p>Grants to public and private non-profit entities to promote the development of supportive housing and services. Funds can be used for:</p> <ul style="list-style-type: none"> - Acquisition - Rehabilitation - New construction under limited circumstances - Leasing of structures - Operating costs - Supportive services costs <p>This program was created by the HCDA of 1992. It replaces the Supportive Housing Demonstration Program, the Transitional Housing Demonstration Program, and the Permanent Housing Handicapped Homeless Program</p>	<ul style="list-style-type: none"> - States - Metro cities - Urban counties - Government entities - Indian tribes - Private non-profit corporations - Local governments - Community mental health associations that are public non-profit organizations 	<p>Competitive grant through national selection. Submission dates are established by NOFA.</p> <p>Grants for operating costs are up to 75% for the first two years and 50% for the next three years.</p> <p>Recipients must match funding for acquisition, rehabilitation, and new construction with an equal amount from other sources.</p>	<p>N/A</p> <p>N/A</p>	<p>\$150 mil</p>	

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
<p>Housing Opportunities for Persons with AIDS Program (HOPWA)</p> <p>Two types of grants, entitlement and competitive, for housing assistance and supportive services for low-income persons with AIDS or related diseases and their families.</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - Acquisition, rehabilitation, conversion, lease, and repair of facilities - New construction - Project-based or tenant-based rental assistance - Planning - Support services - Operating costs - Short term rent, mortgage, and utility payment - Administrative expenses - Other proposed activities (for competitive grants only) 	<p><u>Entitlement grants</u> Eligible states and qualifying cities for eligible metropolitan statistical areas (MSA) with the largest number of cases of AIDS</p> <p>15 states and 28 cities qualify for allocation by formula in FY93</p> <p><u>Competitive grants</u> State and local governments and non-profit organizations</p>	<p>Entitlement, formula grants</p> <p>Competitive grants based on (1) special projects of national significance submitted by states, local governments, and non-profit organizations, and (2) projects not qualifying for entitlement.</p> <p>For all grants, HUD considers:</p> <ul style="list-style-type: none"> - Applicant's capacity - Need for the project - Appropriateness of housing and supportive services - extent of leveraged public and private resources <p>HUD will publish a NOFA.</p>	<p>N/A</p> <p>N/A</p>	<p>FY93 \$90 mil</p> <p>FY93 10 mil</p>	<p>N/A</p> <p>N/A</p>
<p>Department of Energy (DOE)/Other Energy Programs</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - Rehabilitation - New construction 					
<p>Public Housing Comprehensive Grant</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - Rehabilitation - Planning 					

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
<p>Safe Havens Demonstration Program</p> <p>Grants to provide very low-income housing for homeless persons with serious mental illnesses</p> <p>Funds can be used for:</p> <ul style="list-style-type: none"> - New construction - Acquisition - Rehabilitation - Leasing assistance - Low-demand support services - Outreach activities for eligible persons - Operating costs 	<ul style="list-style-type: none"> - States - Local governments - Private and public non-profit organizations 	<p>Competitive grants, submission dates will be established by NOFA.</p> <p>Total assistance may not exceed \$400,000 in any 5 year period.</p> <p>Funds must be equally matched.</p>			
<p>Rural Homelessness Grant Program</p> <p>Grants for providing direct emergency assistance, homeless prevention assistance, and assistance for permanent housing.</p> <p>Eligible activities:</p> <ul style="list-style-type: none"> - Rent, mortgage, or utility assistance - security deposits - Support services - Rehabilitation - Short term emergency lodging - Transitional housing - Cost of using Federal inventory property programs - Capacity building 	<ul style="list-style-type: none"> - Private non-profit organizations - Indian tribes - County and local governments <p>Eligible areas are all areas outside of Metropolitan Statistical Areas (MSAs) and rural census tract within MSAs.</p>	<p>Submission dates will be notified by NOFA.</p>			

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants	Appropriations Available	Average Award Size
Section 8 Rental Voucher Program Rental assistance payments to private owners who lease their units to assisted families	- PHAs administer the program eligible applicants to the program must be VLI families (\leq 50% median)				
Section 8 Rental Certificates Program Rental assistance payments to private owners who lease their units to assisted families PHAs may choose to use 15% of its rental assistance to implement a project-based certificate program	- PHAs administer the program eligible applicants to the program must be VLI families (\leq 50% median)				
Public Housing Development To develop public housing, PHAs choose: <ul style="list-style-type: none"> - "Turnkey" - using private developers - Conventional-bid - PHA is its own developer - Acquire existing housing funding can be: <ul style="list-style-type: none"> - 100% development costs - Annual contributions for operating subsidy - Modernization funds for: <ul style="list-style-type: none"> - Acquisition - Rehabilitation - New construction - Rental assistance - Support services 	- PHAs apply in their jurisdiction - project sponsors apply to PHAs residents of these units must be VLI (\leq 50% median)				

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award Size
Comprehensive Grant Program A formula-based funding program for PHAs and IHAs to make physical and management improvements. (Replaces CIAP, see below.)	- PHAs/IHAs - public housing developments with 500+ units FY92, 250+ units FY93	formula grant			
- Upgrade living conditions - Correct physical deficiencies - Achieve operating efficiency					
Public Housing CIAP rehabilitation/ finance capital improvement in public housing developments	- PHAs/IHAs with less than 500 units in FY92, less than 250 units in FY93.	competitive grant CIAP funds			
- Upgrade living conditions - Correct physical deficiencies - Achieve operating efficiency					
LIHTC					
FaultA					
Funds can be used for:					
- Acquisition - Rehabilitation - New construction - Rental assistance - Home Buyer Assistance					

Program Summary	Eligible Applicants	How Awards are Determined	Applications # Applicants # Awards	Appropriations Available	Average Award
<p>Lead Based Paint Abatement</p> <p>Grant program to develop cost-effective community strategies; funds can be used for:</p> <ul style="list-style-type: none"> - Rehabilitation - Planning - Operating costs <p>Surplus Housing for Use to Assist the Homeless</p> <p>Rent-free, suitable Federal properties that are leased to homeless organizations. These organizations must pay operating and any rehabilitation and/or renovation costs.</p>	<ul style="list-style-type: none"> - States - Local governments, population must be over 50,000 - Indian tribes <p>FY93 - anyone with an approved CHAS is eligible</p> <ul style="list-style-type: none"> - Homeless organizations 	<p>Competitive awards based on a five-point rating system. Criteria are strategy, capacity, readiness, resources that will be committed, and the local community. Funds must be matched.</p> <p>HUD publishes a weekly notice in <u>Federal Register</u> of property determinations and availability.</p> <p>Homeless organizations notify the Department of Health and Human Services (HHS) of the intention to apply for a property within 60 days of the <u>Federal Register</u> notice.</p> <p>Applicants have 90 days after an expression of interest to submit an application. Notification is within 25 days.</p> <p>Contact HUD Field Office for property information.</p> <p>Nationwide competition for grants. Highest priority given to comprehensive programs fostering independence for homeless persons</p>	<p>65</p> <p>10</p>		
<p>Supplemental Assistance for Facilities to Assist the Homeless (SAFAH)</p> <p>Grants for innovative homeless programs</p>	<ul style="list-style-type: none"> - States - Metropolitan cities - Urban counties - Indian tribes - Government entities - Private non-profit organizations 				

Connecticut Department of Housing Programs

Affordable Housing Land Use Appeals Procedure

Governor William A. O'Neill signed the Affordable Housing Land Use Appeals Procedure Act, which took effect on July 1, 1990. The act was designed to give more weight to increasing the affordable housing stock by allowing a developer the right to appeal a local land use commission's rejection of an application for affordable housing.

One key way in which the legislation accomplished this goal was by shifting the burden of proof onto a local, land use commission that had rejected an affordable housing development proposal.

In order to support its decision, a commission must show that the reasons for rejection are clearly explained in the record, and that the rejection is necessary to protect public interests with regard to health, safety, or other factors within the commission's charge. Furthermore, a commission must prove that those public interests outweigh the local need for affordable housing, and that a proposed development cannot be modified to protect those interests while maintaining affordability.

In order to expedite the appeals process, the legislation provides for all cases to be heard in a single district — Hartford-New Britain — by a small number of judges so as to develop a consistent body of expertise. Affordable housing land use appeals will be treated as privileged cases and heard as soon as possible.

A community can become exempt from the appeals procedure if at least ten percent of its dwelling units are publicly assisted, currently

the units as affordable housing for persons or families whose income is eighty percent of the area median income or below. The Commissioner of Housing maintains the list of municipalities which qualify for this exemption.

Also, the affordable appeals procedure is not applicable during the one-year period after the Commissioner certifies that an affordable housing development or developments have been completed in a community if the number of affordable units is equal to one percent of that community's housing stock and the community is actively involved in the Connecticut Housing Partnership program or the Regional Fair Housing Compact.

The Affordable Housing Land Use Appeals Procedure encourages communities to give greater weight to meeting the growing need for affordable housing.

The Affordable Housing Program provides grants or deferred loans to local housing authorities, nonprofit corporations, and municipal developers to construct or substantially rehabilitate rental housing units for families with very low incomes. Funding may be used for site acquisition and preparation, architectural and engineering fees, relocation expenses, and development and administrative costs. A tenant pays an established base rent or 30 percent of the tenant's adjusted monthly income, whichever is greater. Ten percent of the units must be accessible to those with disabilities.

The Community Housing Development Corporations Program provides loans to community development corporations to es-

disabilities, primarily focusing on multifamily developments containing five or more units. Also, it provides low-interest loans to nonprofit corporations and business corporations, housing authorities, partnerships, families, and municipal developers to rehabilitate single-family and multifamily units. In developments with more than nine units, 10 percent of the units must be accessible to those with disabilities.

Condominium Development Acquisition Pilot (CONDAP)

CONDAP was designed to take advantage of vacant condominium units to provide affordable housing for families in Connecticut. It was announced on December 27, 1989; applications were due on February 23, 1990.

Nonprofit corporations applied for as much as 100 percent financing to acquire complete, vacant, and available condominiums.

Single units, portions of developments, entire developments, or combinations were considered, with or without land for future development.

Nonprofit corporations, called sponsors, and condominium owners submitted joint applications.

Applications were subject to a competitive review process, including review by an independent panel.

Although there were no restrictions on the cost of the units, DOH paid no more than the lowest appraised value of a condominium. Because the units were already completed, they were available much sooner than if created through a conventional state development program.

Families with incomes at or below 135 percent of the area median were targeted for ownership through a variety of tenure options: standard ownership, or through a limited equity cooperative or a mutual housing association. Families with incomes at or below 100 percent of the area median were targeted for rental units.

Connecticut Housing Partnership Program (CHPP)

On June 6, 1988, Governor William A. O'Neill signed the Connecticut Housing Partnership Act. This legislation encouraged the formation of local housing partnerships to work with communities DOH and other state agen-

The CHPP established two levels of designation. Communities receive the first, Initial Designation, after authorizing the formation of a local housing partnership committee through either an ordinance or a resolution, appointing appropriate members, and committing local resources. On receiving Initial Designation, towns are entitled to technical assistance from a primary contact person at DOH.

Towns next achieve the second stage, Development Designation, after examining housing needs, exploring available land for housing, reviewing zoning regulations, identifying changes to zoning regulations, developing a long range plan, establishing procedures to implement the long range plan, and initiating an activity.

Funding applications from partnership communities with Development Designation are eligible for priority consideration under DOH programs.

Also, the Department of Environmental Protection considers a local housing partnership as a primary factor in awarding grants for open-space and water-quality projects.

In the fiscal year following the completion of a first affordable housing activity, a partnership municipality will receive a town-aid grant, equal to 25 percent of their annual road grant from Department of Transportation.

Communities throughout Connecticut have been receptive to the CHPP. At the end of 1990, 124 communities were exploring the Partnership at one stage or another.

The Congregate Elderly Housing Program provides grants and loans to housing authorities, municipal developers, and nonprofit organizations to construct or rehabilitate congregate housing for the frail elderly who are at least 62 years old with limited incomes. There are no asset limits. Tenants pay the same established rent, regardless of income. "Congregate housing" signifies a residential environment containing a central dining area, in which at least one meal is served every day, and offering 24-hour security and emergency call systems, and housekeeping and personal services. Ten percent of the units must be accessible to those with disabilities.

congregate developments to offset the cost of providing congregate services to tenants with low incomes.

The Downpayment Assistance Program provides low-interest, secondary loans to first-time homebuyers, and to buyers who have not owned a home within three years, who can afford the cost of home ownership but have insufficient funds for a downpayment. The loans, extending for as long as 30 years and for as much as 25 percent of the purchase price of a home, serve as downpayments — but only in conjunction with first mortgages from CHFA.

The Elderly Housing Program provides grants and loans to housing authorities, partnerships, municipalities, and nonprofit corporations to construct or rehabilitate housing for people who are at least 62 years old, or certified as disabled, with limited incomes. There are no asset limits. A tenant pays an established base fee or a fee based on 25 percent of the tenant's adjusted gross income, whichever is greater. The development may contain a community room. Ten percent of the units must be accessible to those with disabilities.

The Energy Loan Program provides loans at 0-to-7-percent interest rates to homebuyers and owners of one-to-four-unit residential buildings for energy conservation measures or for the purchase and installation of alternative energy devices. The interest charged varies in accordance with an applicant's income, with loans limited to borrowers with incomes at or below 150 percent of the area median.

The Energy Extra Program provides 20 percent-of-loan prepayments to borrowers with low incomes who obtain 0-percent loans under the Energy Loan Program for energy conservation measures or for the purchase and installation of alternative energy devices.

The Federal Section 8 Rental Assistance Program (federally funded program administered by DOH) provides rental subsidies to landlords for families with very low incomes for the difference between the amounts the families can afford to pay, 30 percent of their incomes, and the fair market rents charged by landlords.

The Homeowner's Emergency Repair Assistance for Seniors Program provides grants or low-interest loans to repair home

The Housing and Community Development Program provides funds to housing site development agencies and nonprofit corporations for as much as 67 percent of the cost of site acquisition, site improvements, relocation, and demolition to develop housing for families with low and moderate incomes. Also, matching grants to municipalities to supply loans or grants to homeowners with low or moderate incomes to rehabilitate targeted, predominantly residential areas. The funds may be used for infrastructure, community improvement, and water-system projects, and facade and site improvements. This program combined the Housing Site Development and the Neighborhood Rehabilitation programs.

The Housing Assistance and Counseling Program provides grants to nonprofit corporations to offset the cost of supplying educational and dispute-mediation services, and to supply housing assistance information to landlords and tenants.

The Housing Development Zones Program provides priority funding for DOH construction and rehabilitation programs to distressed municipalities in designated areas with high unemployment and poverty levels and aging housing stocks, and to municipalities adversely affected by major plant closings, relocations, or layoffs to encourage the development, preservation, or revitalization of housing to benefit families with low or moderate incomes.

The Housing for the Homeless Program provides grants to municipal developers and to nonprofit and community housing development corporations to acquire, construct, or rehabilitate rooming houses for the homeless, and transitional housing for the homeless and for families with low incomes who need support services. Homeless people must reside in a transitional facility for at least six months and no longer than two years; during that period, the residents must receive support services to enable them to obtain permanent housing and to lead independent and productive lives.

The Housing Infrastructure Fund Program provides loans to municipalities within pilot Compact regions to plan, construct, or renovate housing, or for infrastructure activities

grants to nonprofit corporations to acquire and hold land for the future development of affordable housing for families with low and moderate incomes. A corporation must submit its development plan within two years.

The Land Trust Program provides grants to nonprofit corporations to acquire property to develop and preserve affordable housing for families with low and moderate incomes. A corporation must retain title to the land, but the land may be leased. Buildings and improvements may be sold or leased to families with low and moderate incomes, to limited equity cooperatives, or to other corporations to develop housing for families with low or moderate incomes.

The Limited Equity Cooperative Program provides grants, loans, or grant-loan combinations to nonprofit corporations to acquire, construct, or rehabilitate housing to develop limited equity cooperatives for families with low and moderate incomes. Residents must contribute money, labor, or both to join a cooperative.

The Moderate Rental Housing Program provides grants or low-interest loans to housing authorities, nonprofit corporations, and municipal developers, or low-interest loans to those entities and to private developers to acquire, construct or rehabilitate rental housing for households with low and moderate incomes. The funds may be used for architectural, engineering, relocation, and construction costs, site improvements, and some appliances and administrative expenses. Ten percent of the units must be accessible to those with disabilities.

The Moderate Rental Housing Rehabilitation Program provides grants and loans to housing authorities to preserve the existing stock of affordable housing in Connecticut by upgrading and modernizing state-financed, moderate rental developments, with priority given to essential repairs, and to conservation and safety measures.

The Multifamily Energy Conservation Program provides 0-to-4-percent loans to the owners of multifamily structures with five or more units for weatherization, renewable-resource systems, and building-envelope improvements.

The Municipal Housing Trust Fund

developments in which the majority of tenants are families with low or moderate incomes. Grants from this program may not exceed 50 percent of a municipality's finance program.

The Mutual Housing Program provides grants, loans, or grant-loan combinations to mutual housing associations to acquire, construct, or rehabilitate housing for families with low and moderate incomes. Residents retain the right of residency as long as they comply with occupancy-agreement terms, but do not possess an equity or ownership interest.

The Nonprofit Administrative Costs and Technical Assistance Program provides grants to nonprofit corporations for the general expenses, staff salaries and benefits, technical assistance, and personal services related to acquiring, rehabilitating, constructing, or operating housing for families or for the elderly.

The Payment in Lieu of Taxes Program (PILOT) provides grants to municipalities for expenses associated with state assisted moderate rental housing developments operated by local housing authorities.

The Predevelopment Cost Program provides grants and 0-percent loans to housing authorities, partnerships, municipal developers, and nonprofit corporations for feasibility studies, planning and design costs, permits, approvals, land options, appraisals, insurance, and architectural, legal, and financial consulting expenses associated with the construction or rehabilitation of housing for people or families with low or moderate incomes.

The Private Rental Investment Mortgage and Equity Program (PRIME) provides deferred grants and loans from DOH to nonprofit and for-profit corporations for housing developments financed by CHFA mortgages and containing a mixture of market-rate and low-income rental housing. A deferred grant or loan from DOH may be available in exchange for equity participation. Units targeted to low-income families must be at least 20 percent but not more than 40 percent of the total units in the development. The remaining units must be rented to market-rate tenants.

Regional Fair Housing Compact Pilot

Launched as a result of the Blue Ribbon Commission on Housing, the Regional Fair Housing Compact Pilot Program was tried in

The compact concept was based on home rule. The pilot gave Connecticut's municipalities the opportunity to work in regional cooperation to address local housing needs without a state mandate.

The state provides incentives in the form of access to infrastructure funds for regions that establish a compact that is endorsed by its member towns.

Each region assessed local needs, established voluntary targets for the creation of new affordable housing opportunities within an agreed timeframe, and sought endorsement of the compact by all of its members.

Compacts for the two pilot regions have been developed, using an independent mediator for the negotiation of local goals. Each region used its own methodology for assessing the need for affordable housing in its towns and cities, and for setting targets for new housing in each of those towns and cities.

In the Capitol Region, analysis and negotiations resulted in local goals of 5,000 to 6,421 new units of affordable housing in the next five years.

In Greater Bridgeport, instead of assigning a specific number of housing units to be built, each town was assigned a certain number of credits to be earned.

Two credits will be given for every initiative to create affordable housing and one credit for every unit of housing delivered to the marketplace. Credits can also be subtracted if currently available affordable housing is lost, or become no longer affordable.

Despite the difficulty of obtaining unanimous support of regional goals, public support for a voluntary approach to meeting affordable housing needs on the local level was a clear endorsement of the regional compact program.

The Relocation Grant Program provides grants to municipalities with approved tenant relocation plans to encourage housing code enforcement. The funds reimburse as much as 67 percent of the cost of relocating people directly displaced as a result of housing code enforcement activities.

The Removal of Health Hazards from Residential Structures Program provides grants and low-interest loans to owners of private residential structures for the removal of

waste products or lead paint, with priority given to those residences where children suffer from lead poisoning.

The Rental Rehabilitation Program (federal program administered by DOH) provides matching grants to individuals, corporations, partnerships, and other legal entities owning residential property to rehabilitate rental housing in substandard condition to increase available housing opportunities for families.

The Septic System Repair Program provides low-interest and deferred loans for one to 15 years to owners residing in structures containing not more than two dwelling units for the repair, replacement, or enlargement of subsurface sewage disposal systems. Only those owners who have been denied a loan by a lending institution are eligible; deferred loans are available only to the elderly or the handicapped.

The Small Cities Program (a federally funded program administered by DOH) provides grants to municipalities with populations of 50,000 or less to create safe and decent environments for people with low and moderate incomes. The program concentrates on three areas: the acquisition, site development, and rehabilitation of housing; community revitalization, facilities, and services, and public works; and the creation and retention of jobs. The grants are competitively rated and ranked by three state agencies: DOH, OPM, and DEP.

The State Rental Assistance Program provides rental subsidies to families, particularly the homeless, with incomes at or below 60 percent of the area median, or to people who are at least 62 years old, reside in state-assisted housing and pay more than 30 percent of their adjusted monthly incomes for rent and utilities. The program contains four components: Local Administration, serving families with low incomes through 18 municipal administrations; Direct Service, serving tenants and landlords in smaller communities; Elderly, serving the elderly in state-assisted housing through local housing authorities; and Construction, linking subsidies to newly constructed units.

The Surplus State Property Program examines excess state land holdings, or interests therein, for use as transitional facilities for the homeless or for the construction or rehabilitation of housing for families with low and mod-

Connecticut Housing Authority

In 1986 the Connecticut General Assembly created the Connecticut Housing Authority (CHA), consisting of the Commissioner of Housing; the State Treasurer or his designee; the Secretary of the Office of Policy and Management or his designee; and four public members appointed by the Governor with the advice and consent of the General Assembly.

CHA's defined purpose was to construct, lease and/or manage state housing developments. It has the powers of a housing authority, with activities funded with federal monies.

The Connecticut Housing Authority

owns and administers four housing developments throughout the state: Beardsley Terrace, also known as Trumbull Gardens Apartments, in Bridgeport, with 576 units in the process of being converted to 274 low-rise townhouses and 128 high-rise units; Pequonnock Apartments, also in Bridgeport, with 256 units; Bloomfield low income public housing, with 17 two- and three-bedroom units in 14 homes scattered throughout the community; and the Smith Street development, owned by DOH, with six units in Bridgeport.

The CHA also administers the federal Section 8 program for Country Village in Waterbury and Kensington Square I in New Haven.

Connecticut Housing Finance Authority

Overview

The Connecticut Housing Finance Authority was established to alleviate the shortage of housing for low and moderate income families by providing below-market interest rate mortgages and other financial incentives for owner-occupancy or rental housing.

CHFA, a self-supporting, quasi-public organization, finances the purchase of existing housing, the rehabilitation of substandard housing, and the construction of new housing. CHFA also serves as the allocating agency for the federal Low Income Housing Tax Credit Program.

Funds for mortgages are derived from the sale of federally tax-exempt bonds. The Connecticut Housing Finance Authority receives no state or federal funds.

Programs

The Home Mortgage Lending Program provides 30-year fixed-rate mortgage loans — usually 2 to 3 percentage points below prevailing rates, and originated and serviced by a

network of 48 participating lenders — to first-time homebuyers with low or moderate incomes who are buying modestly priced homes.

The Low Income Housing Tax Credit Program provides 4- to 9-percent credits against federal tax liability for owners of rental properties containing a required number of qualified low income rental units, in exchange for a 15-year commitment to hold those rents at affordable levels.

The Market Rate Mixed Income Loan Program provides loans to developers for the construction or substantial rehabilitation of mixed-income rental housing containing units for families with low incomes.

The Private Rental Investment Mortgage and Equity Loan Program provides mortgages, along with deferred grants and loans from DOH, to nonprofit and for-profit developers for housing developments containing a mixture of market-rate and low-income rental units.

The Reverse Annuity Mortgage Loan Program provides direct low interest loans

health care, and back taxes.
Special Programs

The Apartment Conversion for the Elderly Program provides financing for elderly homeowners to increase their incomes by creating accessory apartments in their single-family homes.

The Combined Purchase/Rehabilitation Loan Program provides loans to homebuyers to purchase and rehabilitate a unit, or to homeowners to refinance an existing mortgage to rehabilitate a home.

The Construction Loans to Non-Profit Housing Organizations Program provides low-interest construction loans to nonprofit housing organizations to rehabilitate or con-

struct ownership housing.

The Home Mortgages to Buyers of Homes Developed by Nonprofit Organizations Program provides assurances to nonprofit housing organizations that mortgages will be reserved for buyers of the housing produced by the nonprofits.

The New Haven's HUD Urban Development Action Grant Program provides mortgages to buyers of new two-family homes, and funds for home construction in New Haven to stimulate scattered-site home production.

The Nonprofit Organizations Developing Small-Scale Rental Housing Loan Program provides financing, at rates as low as 3 percent, to nonprofit organizations seeking to construct or rehabilitate five to 25 units of rental housing.

NORTH END MOD INCOME REHAB

.....in order to:

- *preserve the residential quality of Middletown's North End*
- *enhance the character of the neighborhood*
- *encourage owners to rehabilitate their residential properties*
- *rehabilitate sub-standard housing units while assisting moderate income residents of the North End*

Low interest Loans are available to North End homeowners, offering 4% financing for up to 80% of the cost of residential rehabilitation which benefits moderate income households.

The Moderate Income Rehabilitation Program was created as part of a Housing & Community Development grant from the Connecticut Department of Housing to help revitalize Middletown's North End Area by providing very low interest loans to moderate income homeowners or owners whose tenants have moderate incomes.

Guidelines at a Glance:

- All residential properties in the City of Middletown's North End are eligible.
- The designated area for this program is located approximately within the boundaries of Court Street to the south, Rte 9 to the East, Spring Street & Rte 66 to the North, and High Street to the west.
- The amount of private matching financing is 20%.
- Term of the loan is variable depending upon ability to pay.
- At least 50% of the tenants must be moderate income households.
- Moderate income households fall within the following income parameters according to family size: one person, up to \$36,900; two people, up to \$42,200; three people, up to \$47,400; four people, up to \$52,700; five people, up to \$56,900; and six people, up to \$61,130

...for further information or an application packet, please contact:

City of Middletown
Municipal Development Office
245 DeKoven Drive
Middletown, CT 06457

Phone (203) 344-3419

Fax (203) 344-0136

revised 11/93

REHABATE

.....in order to:

- *create a more vibrant community in Middletown's North End*
- *preserve the character of the neighborhood*
- *encourage owners to rehabilitate their commercial and residential properties*
- *preserve the availability and affordability of the housing stock*

Tax Abatements on the value of rehabilitation are available to owners of property in Middletown's North End CBD Urban Renewal Area/Housing Development Zone.

The Rehabilitation Abatement Program (REHABATE) was created to help revitalize Middletown's North End CBD Area by providing an eleven year phased property tax abatement on the value of the improvements to properties in order to encourage owners to renovate or expand their businesses, to establish a new business, or to provide new or improved housing.

Guidelines at a Glance:

- All taxable properties in the City of Middletown North End CBD Urban Renewal/Housing Development Zone are eligible.
- The NECBDURA/HDZ is located approximately within the boundaries of Washington Street to the south, Rte 9 to the East, St. John's Square to the North, and the rear property lines of the Buildings on the west side of Main Street.
- The amount of increase of the property tax assessment attributable to the rehabilitation will be determined by the City of Middletown Tax Assessor.
- Terms of the abatement are: 0% increase for the first two years; 10% increase in the third year; 20%, 4th year; 30% 5th year; and so forth until 100% of the increase in assessment becomes taxable in the eleventh year.
- The dollar value of the abatement depends on the annual tax rate.
- Properties receiving Rehabilitation Abatements are subject to Design Review by the Middletown Preservation Board for any exterior changes visible from a public right of way.

...for further information or an application packet, please contact:

City of Middletown
Municipal Development Office
245 DeKoven Drive
Middletown, CT 06457

Phone (203) 344-3419

Fax (203) 344-0136

CDBG RESIDENTIAL/MIXED USE REHAB

.....in order to:

- *preserve the quality of Middletown's housing stock*
- *enhance the character of its residential neighborhoods*
- *encourage owners to rehabilitate their residential properties*
- *rehabilitate sub-standard housing units while assisting low and moderate income residents*

Low interest Loans are available to Middletown homeowners, for up to 50% of the cost of residential and mixed use rehabilitation to benefit low and moderate income households.

The Residential / Mixed Use Rehabilitation Loan Programs were created as part of the Community Development Block Grant Program, and is a Revolving Fund to help revitalize Middletown's older housing stock by providing very low interest loans to low and moderate income homeowners or owners whose tenants are principally of low and moderate incomes.

Guidelines at a Glance:

- All residential properties in the City of Middletown are eligible depending upon need.
- HUD definition of moderate income is between 50% - 80% of the median income; low income is less than 50% of the median.
- Median income in Middletown for a household of one is \$36,900; of two, \$42,200; of three, \$47,400; of four, \$52,700; of five, \$56,900; and of six \$61,100.
- The amount of private matching financing is 50%.
- Term of the loan is variable depending upon ability to pay.
- The owner and/or a minimum of 50% of the tenants must be low or moderate income households.
- Facade grants are available for owners of downtown, mixed use properties within a historic district.

...for further information

City of Middletown
Municipal Development Office
245 DeKoven Drive
Middletown, CT 06457
Phone (203) 344-3419 / Fax (203) 344-0136

...for an application packet and preliminary inspection:

Warner Marshall, Executive Director
Housing Rehabilitation Institute
280 Norton Street
New Haven, CT 06511
Phone (203) 347-8661 or (203) 787-8372

REINVEST

.....in order to:

- *create a more vibrant business community*
- *attract new businesses*
- *encourage existing businesses to expand*
- *preserve street level commercial spaces*
- *encourage economic diversity*
- *create new jobs ...*

Low interest loans from the City of Middletown's Economic Development Fund are available for up to 50% of the construction costs of exterior and interior improvements ...

The Business Reinvestment Low Interest Loan Program (REINVEST) was created to help revitalize Middletown's Economic base by providing loans to commercial property owners and/or tenants to encourage them to improve or expand their businesses, or to establish a new business in Middletown.

Guidelines at a Glance:

- All businesses in the City of Middletown are eligible, except for Professional Offices
- Funds must be used for fixed improvements to the buildings - appliances and removable fixtures are not eligible.
- Term of the loan is five (5) years
- Interest rate is 3%
- Application fee: \$100
- 1:1 Matching funds are required
- Maximum loan is \$25,000, and must be secured
- Eligible applicant must own the property or have a lease for a minimum of three years

...for further information or an application packet, please contact:

**City of Middletown
Municipal Development Office
245 DeKoven Drive
Middletown, CT 06457**

Phone (203) 344-3419

Fax (203) 344-0136

ON-THE-JOB

.....in order to:

- *promote long-term economic self sufficiency for program participants*
- *encourage existing businesses to expand*
- *benefit low & semi skilled workers, and the long-time unemployed*
- *create new full-time jobs ...*

Federal Job Training Partnership Act Title III Funds administered through the Meriden-Middlesex Private Industry Council are available to subsidize in-house job training programs. Operating in conjunction with the JOBS program, this subsidy serves as an incentive to area businesses to encourage job growth for the dislocated worker population. The City of Middletown will recruit and place eligible clients in jobs where they will receive **on-the-job training** leading to full-time employment.

Guidelines at a Glance:

- Eligible businesses in the City of Middletown may be classified as Manufacturing, Research & Development, Service, or Retail/Wholesale Industries. Preference will be given to new or expanding firms which are applying for loans through the JOBS program.
- Funds must be used for on the job training of formerly dislocated workers.
- The City of Middletown will reimburse private On-The-Job Training Employers 50% of the cost associated with the OJT program (the wage of the worker-in-training). The 50% reimbursement is based on Federal guidelines for wages and length of training.
- Eligible clients must be currently unemployed for 15 weeks, and have had no experience in the job for which training is offered.
- Ratio of private sector funding is 1:1.
- Maximum number of jobs to be subsidized is 10 in program year 1993-1994.
- Jobs may be semi-skilled or professional.

...for further information or an application packet, please contact:

City of Middletown
Mayor's Office
245 DeKoven Drive
Middletown, CT 06457

Phone (203) 344-3401

Fax (203) 344-0136

JOBS

.....in order to:

- *create a healthier economic base*
- *attract new businesses*
- *encourage existing businesses to expand*
- *benefit workers of low & moderate incomes,
and the long-time unemployed*
- *encourage economic diversity*
- *create new full-time jobs ...*

Loans from the City of Middletown's CDBG Revolving Loan Fund are available to small businesses for improvements and working capital at a ratio of \$10,000 per new full-time job

Guidelines at a Glance:

- Eligible businesses in the City of Middletown may be classified as Manufacturing, Research & Development, Service, or Retail/Wholesale Industries
- Funds must be used for fixed assets and working capital at a generally 1:1 ratio
- Term of the loan is five (5) years
- Interest rate is at 80% of the Prime Rate
- Application fee: 1% of the loan at closing
- Ratio of private sector funding is 4:1
- Maximum loan is \$50,000, and must be secured.
- Jobs may be semi-skilled or professional
- Preference will be given to new or expanding firms in the fields of Growth Industries, High Technologies, and Research & Development.

...for further information or an application packet, please contact:

City of Middletown
Mayor's Office
245 DeKoven Drive
Middletown, CT 06457

Phone (203) 344-3401

Fax (203) 344-0136

Middlesex County Chamber of Commerce
Community Development Block Grant Proposal

Workfare Workforce Administrator/Supervisor

Proposal Description

To provide administration and supervision to workfare workforce crew of as many as sixteen who would assist in maintenance and beautification projects within the downtown business district of Middletown. The administrative and supervisory staff work in conjunction with the Middlesex County Chamber of Commerce and the Central Business Bureau to create a plan of daily maintenance and beautification projects which have helped make the downtown business more inviting to the public. The Administrator oversees the staff, financial monitoring, supply needs and relations with city agencies while supervisory staff directly oversee the work sites, attendance, and performance records of the workfare program participants.

The downtown area to be maintained and cleaned is bordered by Hartford Avenue to the north, southerly by Union Street, easterly by DeKoven Drive and westerly by Broad Street. Other areas may be addressed at the direction of the Mayor's office.

The administrator and supervisors maintain an office at the Chamber of Commerce. The principal focus of the program is to benefit low income participants, in accord with the national program objectives. The activities of the program will focus effort at attaining local program objectives by the elimination of slums, conditions detrimental to health and expand employment opportunities for persons of low income.

An added benefit of this program has been the ability of the supervisors to develop records of positive work habits which is helpful in attaining employment. Beyond the work aspect of the program an educational assesment is conducted as a participant enters the program. This has pointed out a need for remedial help in some cases and for minor assistance for others to attain their Graduate Equivilancy Diploma (G.E.D.) through the Middletown Adult Education office. Additional monthly programs for all participants focus on assisting participants in understanding and completing job applications, personal care and dress for interviews and work, starting checking and savings accounts in a bank and resume writing.

The Middlesex County Chamber of Commerce provides a history of job placement for lower to middle income workers, who have been provided similar opportunities to demonstrate their abilities and positive work habits. As of this date over 500 workers have been placed in gainful employment after participating in the Chamber's Re-entry program.

The individual responsible for project administration will continue to be Hugh A. Curley, Vice President of the Middlesex County Chamber of Commerce. A former selectman from Durham, Mr. Curley has been active in Middletown the director of the Head of the Connecticut Regatta from 1988 - 1993. He has served as vice president of the Chamber since October of 1989.

The total projected cost of this proposal is \$40,819. Although we were able to attain funding of \$7,500 for 1992-1993 from the Economic Developemnt Committee and modest but essential grants from Aetna Life and Casualty and Southern New England Telephone. We rest upon no assurances that either funding source will be able to come forward once again. Our request of C.D.B.G funds is in the ammount of \$40,819 October 1, 1993 to September 30, 1994. An estimate of projected costs is attached.

FEDERAL HOME LOAN BANK OF BOSTON
PROGRAMS FOR HOUSING FINANCE AND COMMUNITY REVITALIZATION
AFFORDABLE HOUSING PROGRAM (AHP)

**FACT
SHEET**

Who has access to the funds?

Financial institutions in New England who are members of the Federal Home Loan Bank of Boston.

How may the funds be used?

Financing homeownership for families with incomes at or below 80% of the median income for the area.

Financing purchase, construction or rehab of rental housing in which 20% of the units are occupied and affordable by households with incomes at or below 50% of the area median for the remaining useful life of the housing or the mortgage term.

Priority in the use of the fund will be given to the following projects:

- Projects that finance the purchase, construction, and/or rehabilitation of owner-occupied homes for very low-, low- and moderate-income households in that priority order.
- Projects that finance the purchase, construction and/or rehabilitation of rental housing, at least 20% of the units of which will be occupied by and affordable for very low-income households for the remaining useful life of such housing or the mortgage term.
- Projects that finance the purchase and/or rehabilitation of housing owned or held by the United States or any instrumentality of the United States.
- Projects that finance the purchase, construction, and/or rehabilitation of housing, which is sponsored by any nonprofit organization, a state or political subdivision of any state, a local housing authority, or a state housing agency.
- Projects that empower the urban and rural poor through resident management, homesteading, self-help housing or similar programs that meet critical urban or rural housing needs.
- Projects that provide permanent housing for the homeless.

How much is available?

Available funds are set at a percentage of net income of the Federal Home Loan Bank of Boston.

- 5% of net income for 1993
- 6% of net income for 1994
- 10% of net income for 1995 and subsequent years

In 1993, \$3.37 million in subsidy dollars is available.

What are the rates and terms?

AHP advances (loans) to member financial institutions will be priced below the cost of Federal Home Loan Bank obligations of comparable maturities. Pricing will be specific to each project. Terms are available from one month through 20 years.

How are funds made available?

Available through Federal Home Loan Bank of Boston advances (loans) to member financial institutions in accordance with the Bank's most recent Credit Policy guidelines. Direct subsidies are also available.

The AHP is a District-wide competition to access subsidies for qualified projects/plans. Applications are accepted during two competitions each year.

What is the participation process?

Applications submitted to the Federal Home Loan Bank of Boston: 1993

Closing dates: April 15 and October 15

District review: the Federal Home Loan Bank will review and score plans:

- 30 days

Submission of applications to Federal Housing Finance Board: for review and final project/plan approval:

- 30 days

How are the applications scored?

Applications are reviewed and rated based on a 100 point scale.

- Up to 25 points for consistency with, or potential for achievement of Program priorities.
Highest score for projects meeting 3 or more.
- Up to 15 points for each of the following:
 - 1 - Targeting households with incomes below statutory maximums
 - 2 - Long-term retention - - potential for long-term affordability and availability
 - 3 - Effective use of Program dollars
- Up to 10 points for each of the following:
 - 1 - Involvement of nonprofit, community organizations, or local agencies
 - 2 - Extent to which project maximizes community stability and minimizes displacement
 - 3 - Use of innovative/experimental financial and non-financial approaches toward providing affordable housing

What are the program requirements?

- Annual reports on the use of the funds and project monitoring by the member are required.
- Use of funds will be monitored by the FHLB of Boston and the Federal Housing Finance Board.
- The unused share or improperly used subsidies must be recaptured if advances or other subsidized assistance is no longer being used for approved purposes.

What else should I be aware of?

Advisory Council

A fourteen member Advisory Council has been appointed. Representatives are from New England community and nonprofit organizations involved in providing or promoting low- and moderate-income housing. The Council meets quarterly with Directors of the Federal Home Loan Bank of Boston to advise on regional housing needs and the utilization of AHP advances to meet these needs.

Technical Assistance

Although underwriting is the responsibility of the member institution, the staff of the Federal Home Loan Bank of Boston is available to assist members and/or nonprofit and other community-based sponsors in the development of plans for use of AHP funds. Members and sponsors are encouraged to contact the Bank to discuss the program in detail.

Community Investment Program (CIP) and New England Housing Fund (NEHF) Program

Two additional, favorably priced advances programs are available to fund affordable housing and community investment initiatives. For more information, please refer to the CIP/NEHF Fact Sheet and call any of the staff members listed below.

Whom should I contact?

For additional information contact:

- David Parish, First Vice President/Director of Housing and Community Investment
(617) 330-9872
- John Eller, Assistant Vice President/Assistant Director of Housing and Community Investment
(617) 292-9677
- Julie Carr, Housing and Community Development Representative
(617) 292-9653
- Paulette Vass, Senior Administrative Assistant
(617) 330-9892

SECTION 8

STRATEGY

a. **SUMMARY OF STRATEGY FOR PERIOD COVERED**

The following items serve to summarize the City's priorities for meeting the housing needs of Middletown's residents during the period covered by this CHAS. These priorities are not in any particular order but rather serve to highlight the plans and programs contained on the following pages.

- Provide rental assistance to alleviate rental cost burden experience by virtually all renter households (elderly, small family, large family and all other households at 0% to 50% median family income).
- Reduce lead based paint hazards.
- Provide acquisition and homebuyers assistance for first time homebuyers with children, particularly those at 51% to 80% of median family income.
- Provide new housing opportunities for homeless individuals through acquisition, rehabilitation, rental assistance and support services.
- Increase the supply of standard affordable housing through the rehabilitation of existing housing units throughout the City.
- Provide for elderly one and two member households at 0% to 30% median family income through construction of additional units.
- Provide rental assistance through Section 8 Housing Certificates/Vouchers for large and small households, particularly the latter.
- Develop a Fair Housing Plan which addresses the increasingly disproportionate needs of minority households.
- Provide rental assistance and homebuyer assistance for non-homeless persons with special needs.
- Provide for an increase of housing choice and opportunity, both within and outside of areas of minority and low income concentrations.
- Reduce the pattern of low income and minority concentrations through the use of scattered site housing.
- Reduce the cost burden to owner/occupied housing units within all income ranges of 0% to 80% median family income.

CHAS Table 2

Priorities for Assistance 5-Year Plan

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown, Connecticut

Five Year Period: (enter fiscal yrs.)

FY: 1994 through FY:

A. Household Income	Renters				Owners			Homeless Persons		Non-Homeless Persons with Special Needs (J)
	Elderly 1 & 2 Member Households (A)	Small, Related Households (2 to 4) (B)	Large Related Households (5 or more) (C)	All Other Households (D)	Existing Homeowners (E)	1st-Time Homebuyers		Indivs. (H)	Families (I)	
1. Very Low 0 to 30 % MFI*	1	1	2	1	1	3	2	1	2	2
2. Very Low 31 to 50% MFI*	2	1	1	2	3	2	3			
3. Other Low 51 to 80% MFI*	2	2	3	3	2	1	3			
B. Activity	3	2	2	3	3	1	3	1	2	2
1. Acquisition	2	1	1	3	2	2	3	1	2	3
2. Rehabilitation	1	3	3	3	3	1	3	3	3	3
3. New Construction	2	1	2	2	3			1	1	1
4. Rental Assistance					3	1	1	3	3	1
5. Homebuyers Assistance	2	2	2	3	3	1	2	1	1	2
i. Support Facilities & Services										

* Or, based upon HUD adjusted income limits, if applicable.

CHAS TABLE "2" - NARRATIVE

FIRST TIER PRIORITIES

For Renters:

By Household Income:

- Elderly One and Two Member Households at 0% to 30% median family income
- Small Related Households at 0% to 30% median family income and 31% to 50% median family income.
- Large Related Households at 31% to 50% median family income.
- All Other Households at 0% to 30% median family income.

By Activity:

- New construction for Elderly One and Two member Households
- Rehabilitation and Rental Assistance for Small Households
- Rehabilitation for Large Households

For Owners:

By Household Income:

- Existing Homeowners at 0% to 30% median family income
- First Time Homebuyers With Children

By Activity:

- Acquisition, rehabilitation and new construction for first time homebuyers with children at 51% to 80% median family income

For Homeless and Non-Homeless Persons:

By Household Income:

- Homeless Individuals

By Activity:

- Acquisition, rehabilitation and rental assistance for homeless individuals
- Rental assistance for homeless families
- Rental assistance and homebuyers assistance for persons with special needs

SECOND TIER PRIORITIES

For Renters:

By Household Income:

- Elderly One and Two Member Households at 31% to 50% median family income and 51% to 80% median family income.
- Small Related Households at 51% to 80% median family income.
- Large Households at 0% to 30% median family income
- All Other Households at 31% to 50% median family income.

By Activity:

- Rehabilitation and rental assistance and support services for elderly one and two member households
- Acquisition and support services for small households
- Acquisition, rental assistance and support services for large households
- Rental assistance for all other households.

For Owners:

By Household Income:

- Existing homeowners at 51% to 80% median family income
- First time homebuyers at 31% to 50% median family income
- All other first time homebuyers at 0% to 30% median family income

By Activity:

- Rehabilitation for existing homeowners and first time homebuyers with children
- Support services for all other first time homebuyers

For Homeless and Non-Homeless Persons:

By Household Income:

- Homeless families and non-homeless persons with special needs

By Activity:

- Acquisition and support services for non-homeless persons with special needs

THIRD TIER PRIORITIES

For Renters:

By Household Income:

- Large households at 0% to 30% and 51% to 80% median family income
- All Other Households at 51% to 80% median family income.

By Activity:

- Acquisition for elderly one and two member households
- New construction for small and large households
- Support services for all other households

For Owners:

By Household Income:

- Existing homeowners at 31% to 50% median family income
- First time homebuyers with children at 51% to 80% median family income
- All other homebuyers at 0% to 30% median family income

By Activity:

- Acquisition, new construction, rental assistance, homebuyer assistance and support services for existing homeowners.
- Acquisition, rehabilitation and new construction for all other first time homebuyers.

For Homeless and Non-Homeless Persons:

By Activity:

- New construction and homebuyers assistance for homeless individuals.
- New construction and homebuyers assistance for homeless families.
- Rehabilitation at new construction for non-homeless persons with special needs.

b. Specific Priorities/Strategies

Priority #1: Elderly One and Two Member Households

1. Analysis

The analysis shows that there is an extreme cost burden associated with elderly renters at 0% to 30% median family income and from 31% to 50% median family income. Additionally, CHAS Table "1-C" shows a cost burden with elderly homeowners at 0% to 30% median family income. The backlog of applications for elderly housing, owned and operated by the Middletown Housing Authority, has caused the expansion of Marino Manor to be a priority project for several years. If any obstacle exists in this program, it is the paperwork that is required through the pre-preapplication, preapplication and, finally, the application process.

2. Strategy Development - Investment Plan

Activity 1: Marino Manor Expansion Plan

The Marino Manor expansion involves the creation of eighteen (18) new elderly housing units at a site on the southwest corner of Randolph Road and South Main Street. The source of funding will be the Connecticut Department of Housing in the amount of \$1.3 million dollars.

Activity 2: Shiloh Manor

Shiloh Baptist Church, a minority assembly in the City of Middletown, has also identified a need for providing new low income rental opportunities for elderly households. They did, during 1993, submit an application to HUD for Section 202 funds. Due to the competitive nature of that program, the Shiloh Baptist Church application was not approved. Therefore, the church will resubmit an application in 1994.

Activity 3: Rehabilitation Programs

The Residential Rehabilitation Program is available to provide funds for those elderly households where critical improvements are need and, oftentimes, resources not available. While the rehabilitation program operates via a revolving fund, the Applications Review Committee will consider circumstances where there is an inability to pay and will offer a deferred payment loan to an elderly household for necessary improvements such as weatherization, new heating system or other critical needs.

Non-profit organizations in Middletown are in the early formative stages of several programs which, if implemented, will provide the resources to rehabilitation some housing structures in the City. A coalition of five service organizations has agreed to implement the "Christmas in April" program. Drawing upon the labor from these service clubs, one day is chosen in the month of April to rehabilitate homes of low income families throughout the community. In another effort, The Connection, Inc. will be applying to HUD for planning funds for a Youthbuild project with two goals -- rehab low income family structures and teach construction skills to unemployed young adults.

Priority #1: Small Related Households

1. Analysis

The Needs Analysis and data shown on CHAS Table 1-C provides clear evidence that small renter households are experiencing severe cost burdens in excess of the normal ability to pay. According to City CHAS Table "J", the available affordable resources for renters at 0% to 50% median family income are precious when compared to the need.

Activity 1: Section 8 Certificates/Vouchers

The Middletown Housing Authority has identified a need for seventy-five (75) Section 8 Certificates/Vouchers per year in order to meet the increasing needs of small renter households throughout the City.

Activity 2: Rehabilitation Programs

The Residential Rehabilitation Program and Moderate Income Rehabilitation Program are both targeted for meeting the needs of families between 0% to 80% median family income. Approximately \$200,000 is available, annually, in the Revolving Fund. Rehabilitation funds from the Connecticut Department of Housing must be committed by 1994.

Non-profit organizations in Middletown are in the early formative stages of several programs which, if implemented, will provide the resources to rehabilitation some housing structures in the City. A coalition of five service organizations has agreed to implement the "Christmas in April" program. Drawing upon the labor from these service clubs, one day is chosen in the month of April to rehabilitate homes of low income families throughout the

community. In another effort, The Connection, Inc. will be applying to HUD for planning funds for a Youthbuild project with two goals -- rehab low income family structures and teach construction skills to unemployed young adults.

Activity 3: First-Time Homebuyers

Through non-profit agencies, increased interest is being expressed in providing homeownership opportunities for first time buyers, particularly those with children. This would result in the ability of renters who are faced with cost burdens to afford (with homebuyer's assistance) limited equity in housing at various locations throughout the community.

Activity 4: Nehemiah Corporation

The Nehemiah Corporation, a non-profit housing provider, has identified a goal in providing sixteen (16) new units of housing for very low income families. At least ten (10) of these units are projected to be rentals.

Priority #1: Large Related Households

The Needs Assessment has also identified some cost burden problems with large related households, although, not to the degree experienced by small related households. Again, reference is made to City CHAS Table "J", indicating that for those between 0% to 80% median family income, there are relatively few vacant affordable units compared to the need. As in the past, two activities will be utilized in assisting large families.

Activity 1: Section 8 Certificates/Vouchers

The Middletown Housing Authority had identified the need of seventy-five (75) units annually to fulfill the growing need for rental assistance. The primary need is with smaller families; however, the secondary need is with large families.

Activity 2: Rehabilitation Programs

The Residential Rehabilitation Program, described elsewhere, has been used extensively in the City's North End to provide decent, safe and sound housing opportunities for the numerous large families that are resident within that area.

Non-profit organizations in Middletown are in the early formative stages of several programs which, if implemented, will provide the resources to rehabilitation some housing structures in the City. A coalition of five service organizations has agreed to implement the "Christmas in April" program. Drawing upon the labor from these service clubs, one day is chosen in the month of April to rehabilitate homes of low income families throughout the community. In another effort, The Connection, Inc. will be applying to HUD for planning funds for a Youthbuild project with two goals -- rehab low income family structures and teach construction skills to unemployed young adults.

Priority #1 First Time Homebuyers

Reference is, again, made to City CHAS Table "J", which shows that there are no vacant affordable units for purchase to those at 0% to 80% median family income. Therefore, it is critical that new housing opportunities be constructed or purchased

which link homebuyers assistance and adequate support facilities and services to afford homeownership opportunities. The highest household income priority is for those of 51% to 80% median family income. Experience shows that group has the best chance of being able to meet the expense burdens associated with homeownership. Priority #2 and #3 are assigned respectively to those at 31% to 50% median family income and 0% to 30% median family income. For the most part, these families can be served through limited equity opportunities.

Several years ago, with the blessings of the CT Department of Housing, the Middletown Housing Partnership issued a RFP for developer interest on a 9.2 acre State-owned parcel on Long Lane. This land had been identified as excess. After local selection of a developer for new single family units for first time home buyers, CT Department of Housing decided to create guidelines for land disposition and temporarily retain the property.

On December 4, 1993, a legal ad was placed in the Middletown Press by CT Department of Housing seeking developer interest in the Long Lane parcel. The ad also alerted potential developers of the availability of \$22,500,000 in HOME funds on a State-wide basis. Unfortunately, this land now sees little chance of development for two reasons. First, Middletown does not rank high in the State CHAS for funding single family first time homeownership opportunities. Realistically, families closer to the moderate income range have a better chance of sustaining the types of expenses necessary to maintain a single family property. Second, and more problematic, is the site's designation as a "Construction Area" on the Locational Guide Map found in the Connecticut Conservation and Development Policies Plan 1992-1997, dated May, 1992. Similarly, the City of Middletown has designated the site for open space. Until and unless these obstacles can be overcome, the 9.2 acre parcel stands only an "outside" chance of being developed to meet families in need of new housing opportunities.

Activity 1: The Connection Fund, Inc.

The Connection Fund, Inc. is pursuing home funds for the acquisition of a site on Chestnut Street behind the Middletown Post Office. The site will accommodate twenty (20) units. This is a limited equity program.

Activity 2: Equity in Housing, Inc.

Equity in Housing, Inc. has a stated goal of acquiring and rehabilitating four (4) units per year for its limited equity program. Funding necessary for this program typically comes from CHFA and CDBG. The "cap" in the amount of equity is \$2,000.

Activity 3: Long Lane Housing

The City of Middletown will continue to pursue with the State of Connecticut the acquisition of excess State land on Long Lane for purposes of constructing fifteen (15) units of detached housing for first time homebuyers with children. The funding necessary for this program will ultimately come from the Connecticut Department of Housing or HOME.

Activity 4: Nehemiah Corporation

The Nehemiah Corporation, a non-profit housing provider, has identified a goal in providing up to six (6) new units of sweat equity for very low income families.

Priority #1 Homeless Persons and Non-Homeless Persons With Special Needs

CHAS Table 1-E has identified a significant number of persons with severe mental illnesses, persons with alcohol and other addictions, and persons with AIDS and

related diseases for whom very limited housing opportunities exist. The HUD report entitled "Needs Assessment Summary Middletown Area Homelessness - March 18, 1993" identified an aggravating factor to the homeless situation "by the fact that the largest provider of single room occupancy housing in the city, an old hotel with seventy-six (76) rooms has fallen into receivership and, due to management and facility issues, is no longer effectively serving the homeless population".

Activity 1: Arriwani Project

The coalition of social service providers and the City of Middletown is actively pursuing funding from a variety of State sources to acquire and completely renovate this property into forty (40) units of service enriched housing. A major component of this project is projected funding from the Shelter Plus Care Program. CHFA will provide renovation funds.

Activity 2: Shelter Plus Care

As a part of the request for Shelter Plus Care units at the Arriwani, the Connection Fund, Inc. is seeking twenty (20) additional units for use throughout the community in providing for those with special needs.

Activity 3: MARC

MARC is emerging as a provider for housing opportunities for those persons who are developmentally disabled. Through the use of CDBG and State of Connecticut funds, MARC will be pursuing the purchase of additional existing housing units in Middletown which, together with rent supplements, will make them affordable for this special needs category.

c. Relevant Public Policies, Court Order and HUD Sanctions

(See Annual Plan for discussion on public policies. There are no court orders or sanctions against the City of Middletown which would inhibit the City's ability to implement the CHAS.)

d. Institutional Structure

(See Annual Plan for discussion)

e. Omitted per Federal Register notice of September 21, 1993

f.. Omitted per Federal Register notice of September 21, 1993

g.. Omitted per Federal Register notice of September 21, 1993

h. Monitoring Plan

The City of Middletown will monitor the progress it has made in carrying out its housing strategies through regular reviews of programs and activities which fall under the auspices of the CHAS.

The City of Middletown Municipal Development Office is the agency responsible for the administration of the Community Development Block Grant program. Staff of the Municipal Development Office regularly monitors the progress of subrecipients, including those who have a role in furthering the housing ability and affordability for low and moderate income persons. Therefore, CDBG staff has been and will continue to be involved in program oversight.

In addition, the Middletown Housing Partnership has taken upon itself, a proactive role in providing affordable housing pursuant to Public Act No. 88-305 of the Connecticut General Assembly. A subcommittee of the Partnership was appointed

for purposes of assisting in the CHAS preparation. That subcommittee will continue to be involved with the CHAS process by annually reviewing and updating the entire CHAS program. The timing of the annual review will be such that the subcommittee's report will coincide with the preparation of the annual Community Development Block Grant budget as presented to: The Citizen's Advisory Committee; the Common Council of the City of Middletown; and ultimately, to the U.S. Department of Housing and Urban Development.

Each year, the subcommittee of the Middletown Housing Partnership will be asked to update the multi-year and one-year programs and to update and modify those sections of this report based upon the availability of new information.

The Middletown Housing Partnership will also be the vehicle for guiding the preparation of the Fair Housing Plan during the first six months of 1994. While no entity has yet been identified for monitoring that document, the Partnership is a likely candidate by virtue of its investment in the process.

The Citizen's Advisory Committee receives monthly reports from its staff on the progress of all open projects. When it is apparent that projects are somewhat stagnant, inquiries are directed toward subrecipients and encouragement given to accelerate the program. That failing, warning letters are then forwarded as directed by the Citizen's Advisory Committee. This process has worked well in the past and is applicable to all CDBG funded projects including those where the production of new or rehabilitated units are the end result.

SECTION 9

ANNUAL PLAN

ANNUAL PLAN

The following activities and programs are herewith offered for implementation during the next program year with the assumption and understanding that appropriate resources will be available. Implementation of these programs further hinges on available State of Connecticut and local resources as well.

a. Strategy Implementation

1. Priority #2: Nehemiah Housing

i. Investment Plan

Presently Nehemiah Housing Corporation manages fourteen (14) units of transitional housing with sixty (60) beds at the foot of Green Street. Several years ago, Nehemiah also opened a four (4) unit Sweat Equity Limited Co-op of eight (8) beds on lower Ferry Street. During the next year, Nehemiah projects the acquisition and rehabilitation of up to sixteen (16) units of housing at two locations for either rental or limited equity ownership opportunities. A structure has been identified on Ferry Street which could provide ten (10) units of rental housing. The anticipated need of resources are \$45,000 per unit or a total of \$450,000. This property will require funding from CDBG and/or the Connecticut Department of housing Land Bank Programs.

A second property has been identified on the south side of Court Street consisting of six (6) units which can be developed either as a rental property or limited equity co-op. To complete this latter project, the following sources of funding will be sought: CT DOH Rehabilitation funds, CT DOH Lead Abatement Program, CDBG, CT DOH Land

Bank Program, HOME and Federal Home Loan Bank. Acquisition costs have not been determined; rehab estimates range from \$250,000 to \$300,000 including lead based paint removal.

The category of persons to be assisted will be owners who will be able to attain a limited equity in the property - typically small families of low income. The housing activities to be undertaken are the acquisition and renovation of units. By definition, part of that renovation will be undertaken by the prospective owners prior to their moving into these structures. Nehemiah provides housing opportunities within the North End by acquiring on the open market multi-family buildings in need of some rehabilitation. Nehemiah has demonstrated its ability to effectively provide housing and further has demonstrated its abilities in securing financial resources from the State of Connecticut.

As an alternative financing method, Nehemiah is considering the creation of a community based housing development organization (CHDO) in which case new units might be developed for the target population.

Should an application come to the City of Middletown for its review and comment, the City of Middletown will support Nehemiah's proposed activities to the extent they are consistent with the CHAS.

ii. Geographic Distribution

The Nehemiah Housing Corporation almost exclusively operates within the North End of the City of Middletown. Both properties presently under consideration are within Census Tract 5416. A secondary

Census Tract location for Nehemiah's activities is Census Tract 5411, which is a neighborhood to the northeast of Census Tract 5416.

iii. Service Delivery and Management

The Nehemiah Housing Corporation began as a housing arm of the Community Health Center. Nehemiah's strength is in its commitment to affordable housing production. Its Board of Directors represent a wide range of housing interests and advocates. Its focus, thus far, has been in the City's North End, making it an affective voice for housing opportunities in that area.

2. Priority #1: Rental Rehabilitation and Residential Rehabilitation Programs

i. Investment Plan

Priority #1, under these programs, has been given to the rehabilitation of units for both small and large families. The high priority for rehabilitation programs is not driven by 1990 Census data, but rather by the backlog of interest in these programs to renovate older homes throughout the City. The source of funding for this priority is the HUD Rental Rehabilitation Program, as administered through the Connecticut Department of Housing. Middletown was fortunate to acquire some recaptured funds and will be using these monies until program funding is depleted. The Residential Rehabilitation Program is funded through a revolving fund which began in 1976 with CDBG monies. During the next fiscal year, it is anticipated that the Rental Rehabilitation and Residential Rehabilitation Programs will provide thirty-five (35) units of housing requiring \$50,000 of Rental

Rehabilitation funds and \$200,000 of Revolving CDBG funds, matched with \$250,000 of private funds from financial institutions.

ii. Geographic Distribution

Although City-wide nature, the City and Housing Rehabilitation Institutes's policies have targeted the North End as a high priority rehabilitation area. This stems from studies done in 1964 which identified the North End as a potential second level urban renewal area (the first having been the Metro-South Urban Renewal Project, completed in the mid-1980's). Hence, the funds are primarily targeted for Census Tracts 5411 and 5416.

iii. Service Delivery and Management

The Housing Rehabilitation Institute, under contract with the City of Middletown, administers all of Middletown's rehabilitation programs as funded by the State of Connecticut and HUD.

3. Priority #1: Equity in Housing, Inc.

i. Investment Plan

During the first year of the CHAS, Equity in Housing, Inc. has established a goal of four (4) additional units of housing which will require \$100,000 of funding from CDBG and \$150,000 from CHFA (or HOME). This represents the first year goal in a multi-year plan to produce an average of four units per year utilizing CDBG assistance. Additional units will be pursued from other funds to the program. The total housing goal for a five year period is 40 units.

ii. Geographic Distribution

Equity in Housing utilizes a scattered site concept in providing housing opportunities. Experience has shown that in providing these scattered units of housing, many of them have, in fact, been located in the North End or in those areas which tend to give a level of urban comfort to the tenants of the housing. Hence, many of the units are located in Census Tracts 5411 and 5415.

iii. Service Delivery and Management

Equity in Housing, Inc. has, for more than a decade, been a provider of cooperative housing opportunities wherein the owners can gain limited equity. Equity in Housing's achievement, over the years, has resulted in thirty-two (32) units of housing in multi-family settings throughout the City of Middletown. The staff for Equity in Housing is provided by Connecticut Legal Services. The owners of the units have formed their own board and manage their own affairs. As in the past, the City will support continued housing production by Equity in Housing, Inc.

4. Priority #2: Moderate Income/Low Interest Loan Program

i. Investment Plan

In 1990, the City of Middletown filed with the Connecticut Department of Housing, an application under the Housing and Community Development Program for \$492,000 for a variety of programs within the North End urban Renewal Area. Of these funds, \$378,255 State dollars will be matched with \$94,564 privately raised funds for a total rehabilitation program in excess of \$550,000

including administrative fees.

Over the past year, three (3) program changes were approved by the Connecticut Department of Housing. First, the target area was doubled to include major older residential portions of the North End. Second, the 60/40 State/private funding split was altered to 80/20 State/private. Lastly, the previous requirement that primary beneficiaries be between 81% to 100% median family income was modified to allow inclusion of all those under 100% median family income qualify. Taken together, these changes drastically improved the program's marketability in a difficult economic climate while protecting DOH's interest in serving those under 100% median family income.

Over the implementation period terminating in mid-1994, a total of forty-five (45) units of housing are scheduled to be rehabilitated.

ii. Geographic Distribution

The Census Tracts within the service delivery area are 5411, 5415 and 5416.

iii. Service Delivery and Management

The rehabilitation effort is administered by the Housing Rehabilitation Institute (HRI), a non-profit engaged in housing activities. HRI was hired to administer the City's various rehabilitation programs in mid-1993.

As a part of the Housing and Community Development Grant from the Connecticut Department of Housing, other activities were implemented to benefit the residents (mostly low and very low income) within the target area. These activities include sidewalk and curb improvements on Green Street, playground improvements at Ferry Street/deKoven Drive and solid waste collection and landscaping facilities at various locations in the target area. These remaining programs are all implemented through the Municipal Development Office of the City of Middletown.

5. Priority #1: Marino Manor Expansion

i. Investment Plan

Using CDBG funds, the former Long Hill School site was demolished to make ready for the expansion of Marino Manor, an elderly housing complex of forty (40) units. In 1991, the City of Middletown designated Affordable Housing Ventures, Inc. of Hartford as the selected developer to provide eighteen (18) units of turn-key housing at the site. The resources necessary to construct these units will come from the Connecticut Department of Housing's Rental Homes for the Elderly Program in the amount of \$1.3 million dollars. These units will be provided for very low income elderly tenants. The land is owned by the City of Middletown; hence, the only dollars involved will be for the construction and the related soft costs. At this writing, the pre-application is under review at the Connecticut Department of Housing.

ii. Geographic Distribution

The project area is at the southwest corner of Randolph Road and South Main Street (Route 17) in Census Tract 5422.

iii. Service Delivery and Management

The units will be constructed by Affordable Housing Ventures, Inc. and turned over to the Middletown Housing Authority which owns the forty (40) adjoining units. This is a high priority project since the Housing Authority reports a greater waiting list for the Marino Manor project than for its other elderly housing facility, Sbona Towers in the downtown. The City is a partner to this project and, hence, is in support of it.

6. Priority #2 Christmas in April

i. Investment Plan

A coalition of five Middletown based service organizations has organized to implement the Christmas In April program. The organizations are: Exchange Club, Altrusa Club, Junior Women's Club, Rotary Club and Middletown Jaycees. The Middlesex County Chamber of Commerce is participating as an affiliate agency. Christmas in April is a nationally structured program, requiring the formation of a 501(c)(3) non-profit. Under this program, the coalition will request CDBG funds to provide a part-time person to administer the program and to coordinate the coalition's activities with the Housing Rehabilitation Institute, the City's rehabilitation consultants.

The coalition does not expect any rehabilitation activities during 1994. Rather organizational activities will be such that April, 1995 is a reasonable target date. By then, 300 - 400 volunteers plus the necessary financial support for the rehabilitation activities will be assembled for initial implementation. The nearest community to Middletown with the Christmas in April program is New Britain which does approximately 20 dwellings per year. Approximately \$2,000 in will be required for each structure. These funds will be raised from City organizations and businesses.

ii. Geographic Distribution

The program will be available to any family of need within the City of Middletown. As a practical matter, most of the older houses in the City of Middletown are located in Census Tracts 5411, 5415, and 5416.

iii. Service Delivery and Management

An initial meeting was held with the service clubs and the Housing Rehabilitation Institute (HRI) to coordinate efforts. HRI is familiar with the program having worked with it in other communities and is the likely agency to identify low income families with structures in need of rehabilitation. The contact person organizing the service clubs is a former member of the Common Council, a current member of the Middletown Housing Partnership and on the CHAS Subcommittee.

If funded by CDBG, part-time staff will work with HRI in its Middletown office at 426 Main Street.

7. Priority #1: Arriwani Project

i. Investment Plan

The Middletown Redevelopment Agency and the Common Council have adopted the North End CBD/Urban Renewal Plan and have identified a series of action priorities for implementation.

In 1992, the City offered, for public referendum, a \$2.0 million dollar Bond Issue for: the acquisition of the Arriwani Hotel, the St. Vincent dePaul soup kitchen and two adjoining properties; and, the relocation of all the tenants, in accordance with the relocation plan as incorporated in the renewal document. That referendum was defeated.

In the wake of that defeat, an ambitious and imaginative plan has emerged for acquiring the Arriwani Hotel and through major reconstruction, offer it for homeless persons and those with special needs. Modeled after the Times Square Hotel in new York City, a coalition of social service agencies has joined together to develop a total of forty (40) service enriched efficiency units at this site. Led by the Connection Fund, Inc., support is provided to various aspects of the project by: YMCA (management); St. Vincent dePaul and Mercy Housing and Shelter Corp. (social services; Connecticut legal Aid; and, others.

Shelter Plus Care funds are being requested for twenty (20) project based units on-site. Loans from Connecticut Department of Housing (\$1.8 million dollars) and CHFA (\$360,000) are also projected along with a donation of the property for \$1.00 from CHFA (estimated value of donation.....\$500,000).

Through the National Equity Fund, a limited partnership program will be established to take advantage of syndication. The Connection Fund, Inc. will serve as general partner for the \$1.0 million fund to be used as operating reserve, if necessary.

Acquisition of adjoining land is being considered. This may involve the use of CDBG or HOME funds.

The total value of the undertaking is estimated at \$3.0 million dollars.

ii. Geographic Distribution

The Arriwani project lies within Census Tract 5416.

iii. Service Delivery and Management

- The Connection Fund - overall project coordination
- Connecticut Legal Service - tenant representation
- YMCA - property management
- St. Vincent dePaul - social service support/meals
- Mercy Housing and Shelter Corp. - social service support
- Red Cross - transportation services
- EMPATH - Advocacy for ex-mental health patients

The City of Middletown supports this project and is a participant in the planning process.

8. Priority #1: Shelter Plus Care

i. Investment Plan

The Connection, Inc., over the past several years, has emerged as a major provider of assistance for persons with special needs. The Connection, Inc. received confirmation of funding of an application for \$1,685,340 under the Shelter Care Plus Program to provide over a ten (10) year period rental housing subsidies for homeless, very low income persons with a variety of specialized needs. The Connection anticipates helping those as follows: 13 persons with mental problems; 13 persons with substance abuse problems; 4 persons inflicted with AIDS; and, 10 persons with a combination of mental and substance abuse problems for a total of 40 individuals (the mix may vary). To support this endeavor, five social service agencies have agreed to provide in-kind services to the recipients of rental assistance. Those organizations include: River Valley Services, the Gilead House, Community Health Center, Rushford Center and the Connection, itself.

Twenty (20) of these units will be project based at the aforementioned Arriwani project. The remaining twenty (20) units will be two and three bedroom tenant and/or sponsor based for use throughout the community (some units may be utilized in the relocation of current tenants at the Arriwani).

ii. Geographic Distribution

The Connection, Inc. facilities are scattered throughout the City of Middletown and, thus, are not concentrated in any one Census Tract.

iii. Service Delivery and Management

The Connection, Inc. is now operating the following facilities in Middletown: The Connection House, a facility of fifteen (15) beds for substance abusers; the Women & Children's Center, a facility of fifteen (15) beds for pregnant women who suffer from substance abuse; and, Eddy Home, a homeless shelter on the grounds of the Connecticut Valley Hospital serving thirty (30) individuals.

It is possible that another social service agency will, during the next year, apply for Shelter Plus Care funds to satisfy the growing need for persons with various illnesses and disabilities. If so, the City of Middletown will support that endeavor, assuming that it is working with the Connection and/or holds to the same principals as the Connection.

9. Priority #1: Public Housing Modernization

i. Investment Plan

The Middletown Housing Authority has identified a series of capital improvement needs for its facilities at Traverse Square, Maplewood Terrace and Long River Village. In order to deal with the identified problems and to meet current housing codes and ADA standards, the Authority anticipates an annual need of \$1.0 million dollars from HUD over a five to seven year period. This does not include the potential of totally replacing Long River Village through a demolition process and replacement housing. Actual funds approved this current fiscal year is \$767,903.

ii. Geographic Distribution

Long River Village is located in Census Tract 5419, Traverse Square in Census Tract 5416 and Maplewood Terrace in Census Tract 5417.

iii. Service Delivery and Management

All activities related to the low income projects are administered and managed by the Middletown Housing Authority with direct grants from the U.S. Department of Housing & Urban Development. The City of Middletown supports the activities and programs of the Middletown Housing Authority.

10. Priority #1: Section 8 Certificates/Vouchers

i. Investment Plan

During the next fiscal year, seventy-five (75) additional units of Section 8 Certificates/Vouchers will be sought from HUD. These will be utilized by very low income families and persons throughout the community as a part of 375 Certificates/Vouchers to be sought over a five (5) year period. Based upon identified need, these will be primarily for two (2) bedroom units.

ii. Geographic Distribution

The Middletown Housing Authority exercises its jurisdiction throughout the City of Middletown.

iii. Service Delivery and Management

The Middletown Housing Authority administers all Section 8 Certificates/Vouchers. The City supports this activity.

11. Priority #1: Shiloh Manor

i. Investment Plan

Shiloh Baptist Church has identified and documented a need for an additional fifty (50) units of elderly housing. The resources necessary to construct these units will come from the HUD Section 202 Elderly Program in the amount of \$3.9 million dollars. These units will be provided for very low income elderly tenants. The requested funds will be for some acquisition and all of the construction and related soft costs.

ii. Geographical Distribution

The project area is on the south side of Butternut Street in Census Tract 5421.

iii. Service Delivery and Management

The units will be constructed and owned by the Shiloh Baptist Church. This is a high priority project since a long waiting list has been identified at each of the public and private elderly housing projects throughout the City of Middletown. The Church is aided in the project by co-sponsorship of the First Baptist Church of Hartford. Upon completion, Shiloh Manor will be managed by R. V. Mero Associates or a successor organization.

12. Priority #2: Shepherd Home

i. Investment Plan

Opened in 1988, Shepherd Home is a transitional living facility of seventy-two (72) units on the grounds of the Connecticut Valley Hospital. The property is leased by the City of Middletown from the State of Connecticut and managed by the Mercy Housing & Shelter Corporation. The first five year cycle of McKinney funds expired in 1993, and was recently renewed by HUD for five (5) additional years in the total amount of \$1,000,000 for management services. Shepherd Home addresses an urgent need in the community and benefits low income persons by providing single room occupancy, meals and support services for as many as seventy-two (72) homeless adults at any one time. The goal of the program is to encourage and enable individuals to move from homelessness to independent living by helping them to recover from the trauma inflicted by homelessness and by remediating the underlying problems which made them vulnerable to homelessness. This is accomplished by providing a stable supportive residential environment and individualized case work services.

Shepherd Home is faced with the challenge of providing employment skills for its residents. Key to fulfilling this goal is the need for adequate training space in the building. An architect's estimate of \$200,00, if secured, will open the now vacant third floor by providing the required ingress/egress to meet the standards of the State Fire Marshall.

ii. Geographic Distribution

Shepherd Home is located at the corner of Eastern Drive and Bow Lane in Census Tract 5418.

iii. Service Delivery and Management

The facility is managed by the Mercy Housing & Shelter Corporation, with its headquarters in Hartford and a full-time staff at Shepherd Home in Middletown. The Mercy Housing & Shelter Corporation is under a long-term contract with the City of Middletown to provide the services and administration of Shepherd Home.

13. Priority #2: Gilead House, Inc.

i. Investment Plan

Gilead House anticipates securing a rental assistance for three (3) units totalling six (6) beds in shared apartments. The resources necessary for this come, for the most part, from the Connecticut Department of Mental Health at a cost of \$3,120 per person. The annual resources necessary for six (6) individuals is \$18,720.

ii. Geographic Distribution

The Gilead House uses a variety of facilities made up of half-way houses and shared apartments throughout the City of Middletown. Their seventy (70) beds are in scattered site settings; hence, there is no geographic concentration of any facilities.

iii. Service Delivery and Management

Gilead House, Inc. is a private non-profit agency which provides an array of services for persons with mental illness. This agency targets the very low income - basically, those without any resources. They are poor and are on fixed income such as Social Security and Welfare. The City of Middletown will continue to support applications from the Gilead House, Inc.

14. Priority #2: Long Lane Housing

i. Investment Plan

In 1991, the Connecticut Department of Children and Youth Services made available 9.2 acres of land on Long Lane for developer interest. In agreement with the Connecticut Department of Housing, the City of Middletown issued an RFP and received five (5) expressions of developers interest for multiple single family units for first time homebuyers. After tentatively selecting a developer for these units, the Department of Housing determined that such designation was premature and decided to review its own policies and procedures for seeking developer interest on excess State land. The City will continue to negotiate with the State in order to provide fifteen (15) units of single family detached housing for first time homebuyers with children at 51% to 81% of the median family income. In excess of \$1.7 million dollars will be required to construct these units. To that end, letters of intent have been received by CHIF and the Federal Home Loan Bank of Boston. Funding from HOME will also be sought.

ii. Geographic Distribution

Long Lane is located in Census Tract 5421.

iii. Service Delivery and Management

To be determined.

15. Priority #2: Chestnut Street Project

i. Investment Plan

The needs assessment identified the fact that home ownership opportunities for lower income persons are unavailable on the open market. Except for Equity in Housing and Nehemiah, no limited equity units have been provided to allow the "stepping stone" from rental housing.

The Connection Fund, Inc. has targeted a vacant parcel of land on the east side of East Main Street behind the Middletown Post Office for a limited equity co-op of twenty (20) units. Now in the conceptual stage, five (5) units will be two bedrooms, while fifteen (15) units will be three bedroom.

The targeted income groups for first time homebuyers with children are:

- Six (6) units for families at 26% to 50% median family income
- Four (4) units for families at 51% to 80% median family income
- Ten (10) units for families at 81% to 100% median family income

Project financing will require: a \$1.8 million dollar loan (2%k) from HOME; a \$200,000 grant from HOME; and, a \$100,000 grant from the Connecticut Department of Housing or Community Development Block Grant.

ii. Geographic Distribution

The project site is located in Census Tract 5417.

iii. Service Delivery and Management

TCF, Inc. has emerged in the past several years as a provider of housing opportunities for disadvantaged segments of the community. As a result, TCF has gained expertise in securing a variety of grants, including CDBG. TCF's experience lends itself to first time homebuyers. This Agency surrounds itself with able legal and architectural assistance and further enjoys the support of the City.

16. Priority #2: Youthbuild Program

i. Investment Plan

The Connection, Inc, a State-wide agency based in Middletown since 1972, will apply for a \$100,000 Youthbuild Planning Grant for training, education and employment for youth in the Middletown area. The program will operate in conjunction with construction and/or renovation of housing for low income and homeless people. In accordance with the proposed rules as published in the Federal Register on September 23, 1993, the Connection will seek planning funds to develop a partnership of agencies, organizations and/or

individuals who have similar interests in rehabilitating housing for low income and homeless persons. The planning grant will further be used to develop a curriculum for job training and to identify sites in need of renovation and repair.

Following the planning grant, The Connection, Inc. intends to apply for a \$750,000 Youthbuild Implementation Grant for construction activity in 1995.

ii. Geographic Distribution

The Youthbuild Implementation Grant will be available throughout the City of Middletown. Priority consideration will be given to those census tracts in the older portions of the community where deteriorating housing is more likely to occur, specifically, Census Tracts 5411, 5415 and 5416.

iii. Service Delivery and Management

The Youthbuild Planning and Implementation Grants will be administered by the Connection, Inc., an organization which has developed an excellent track record for providing opportunities for the disadvantaged in the State of Connecticut in general, and the City of Middletown in particular. To identifying sites suitable for rehabilitation, cooperation will be encouraged with the Housing Rehabilitation Institute, the City's rehabilitation consultant. The City has provided a letter of support for the planning grant and hence, is in support of this project.

17. Priority # : Nehemiah Housing

i. Investment Plan

Presently, Nehemiah Housing Corporation manages 14 units of transitional housing with 60 beds at the foot of Green Street and manages a 4 unit sweat equity limited co-op of 8 beds on lower Ferry Street. During the next year, Nehemiah projects the acquisition and rehabilitation of 16 units of housing at two locations for either rental or limited equity opportunities. A structure has been identified on Ferry Street which could provide 10 units of rental housing. This property will require funding from CDBG and/or the Connecticut Department of Housing Land Bank Programs. A second property has been identified on the south side of Court Street consisting of 6 units which can be developed either as a rental property or limited equity co-op. To complete this latter project, the following sources of funding will be sought: CT DOH Rehabilitation funds, CT DOH Lead Abatement Program, CDBG, CT DOH Land Bank Program, HOME and Federal Home Loan Bank.

ii. Geographic Distribution

The Nehemiah Housing Corporation almost exclusively operates within the North End of the City of Middletown. Both properties under consideration are within Census Tract 5416.

iii. Service Delivery and Management

The Nehemiah Housing Corporation began as a housing arm of the Community Health Center. Nehemiah's strength is in its commitment

to affordable housing production. Its Board of Directors represents a wide range of housing interests and advocates. Its focus thus far has been in the City's North End making it an effective voice for housing opportunities in that area for low income families and individuals and homeless persons.

b. Other Actions

i. Public Policies

At the heart of public policies affecting the City of Middletown are the continuing concerns for the Connecticut Valley Hospital, a State institution under the jurisdiction of the Connecticut Department of Mental Health. The process of deinstitutionalization has resulted in many former patients of the Connecticut Valley Hospital (CVH) to become part of the Middletown community, while requiring additional treatment or social services.

In October, 1990, the campus master plan for CVH was published which, after evaluating the various options, recommended that the hospital functions be concentrated in a series of historic structures south of Silver Street. The northern portion of the campus (north of Silver Street) would be freed for other kinds of development activities which would be used as points of interface between the campus and the community. In the course of developing this plan, numerous conversations were held with the staff of the Department of Mental health and its consultants wherein the City of Middletown expressed its long standing desire to see a wide range of housing opportunities provided to the north of Silver Street where the following buildings are located; Merritt Hall, Russell Hall, Smith Home, Eddy Home and Dutton Home.

Comprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Investment Plan

Name of Jurisdiction:		City of Middletown		FY: 1994								
Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)	Operating Costs (J)	Amount Received by Other Entities Last Fiscal Year (\$000s) (K)	Support Application by Other Entities (L)
A. Formula/Entitlement Programs												
1. HOME												
2. CDBG (\$ 665)	233	X	X	X	X		X	X				
3. ESG												
4. HOPWA												
5. DOE/Other Energy Programs												
6. Public Hsg. Comprehensive Grant												
7. Subtotal - Formula Programs	233			X								
B. Competitive Programs												
8. HOME		X	X	X	X	X	X	X		X		
9. HOPE 1												
10. HOPE 2												
11. HOPE 3												
12. ESG												
13. Supportive Housing												
14. HOPWA												
15. Shelter Plus Care		X				X						
16. Safe Havens												

* Eligible only under certain circumstances.

CHAS Tabl Investment Plan - Continued

Funding Source	Amount Received by the Jurisdiction Last Fiscal Year (\$000s) (A)	Plan to Apply/ Submit (B)	Planned Use of Re... Expected to be Received during the FY					Amount Received by Other Entities Last Fiscal Year (\$000s) (K)			Amount Received by Other Entities (L)
			Acquisition (C)	Rehabilitation (D)	New Construction (E)	Rental Assistance (F)	Home Buyer Assistance (G)	Planning (H)	Support Services (I)	Operating Costs (J)	
B. Competitive Programs Continued											
17. Rural Homeless Housing											
18. Sec. 202 Elderly					X						X
19. Sec. 811 Handicapped											
20. Moderate Rehab SRO											
21. Rental Vouchers						X					X
22. Rental Certificates						X					X
23. Public Housing Development											
24. Public Housing MRDP											
25. Public Housing CIAP											
26. DOE/Other Energy Programs											
27. LIHTC											
28. FmHA											
29. Lead-Based Paint Abatement											
30. Other											
31. Subtotal Competitive Programs										1,075	
C. 32. Total - Federal										1,075	
33. Total - State			15	57	28	71				1,313	
34. Total - Local				100							
35. Total - Private										100	
36. Total - All Sources										2,488	

Goals for Households & Persons
to be Assisted with HousingComprehensive Housing Affordability Strategy (CHAS)
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown

FY:

1994

Assistance Provided by Income Group	Renters					Owners					Homeless		Non- Homeless Special Needs (L)	Total Goals (M)	Total Section 215 Goals (N)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Existing Homeowners (F)	1st-Time Homebuyers with Children			Total Homeowners (I)	Individuals (J)	Families (K)			
							(G)	(H)	(I)						
1. Very Low-Income (0 to 30% of MFI)*	9	2	2		13									13	13
2. Very Low-Income (31 to 50% of MFI)*	9	13	7	3	32									32	29
3.. Other Low-Income (51 to 80% of MFI)*		10	7	2	19	3	2	5						24	17
4. Total Low-Income (lines 1 + 2 + 3)	18	25	16	5	64	3		2	5					69	59

* Or based on HUD adjusted income limits, if applicable.

Recently a committee consisting of State legislators, local representatives and State departmental representations has held a series of public meetings to consider the disposition of underutilized facilities at CVH.

Aside from the use of the buildings at the Connecticut Valley Hospital, there needs to be additional work in developing supportive links between the Hospital and the numerous social service agencies within the City of Middletown to provide job training opportunities, recreational opportunities, simple money management/budgeting training and additional help in the area of substance abuse. Stronger links with the Middletown Police Department need to be forged to overcome recurring negative publicity from the Hospital.

The Inter-Agency Council is a coalition of State and local social service agencies which meet regularly to discuss problems in common. One of the ways in strengthening the CVH/City support would be through a complete reorganization of the Inter-Agency Council to forge a stronger tie with the City and its legislators and administration.

A structure of the governing body of the City of Middletown has been identified as a potential problem in the sense that all Common Council members are voted "at large". For low and moderate income persons, particularly those living in "projects", there is no representation at the district level. Thus, the feeling that they are not being directly represented on the Common Council floor. There is no plan within the next year to deal with this problem since it requires a charter change.

In response to several expressions of concern, the City has initiated implementation of its ADA responsibilities. Earlier in 1993, the Director of Consumer Protection was designated ADA Coordinator. In that role, the Municipal Building was the first of some two dozen municipally-owned

buildings (excluding schools) to be surveyed. HUD's request for compliance with its Section 504 Program will result in the self assessment of facilities for all CDBG subrecipients by February 28, 1994.

The CHAS Needs Assessment has identified disproportionate housing needs for all minority groups. To address these concerns and in response to HUD's Fair Housing evaluation correspondence of September 28, 1993, the City will undertake the preparation of a Fair Housing Plan by June 30, 1994. The Plan preparation will be under the umbrella of the Middletown Housing Partnership using the resources of the Human Relations office, the Planning & Zoning Office, the Midstate Regional Planning Agency and the Municipal Development Office. Program goals will be incorporated into future CHAS documents.

The Middletown subdivision regulations have also identified as a deterrent to affordable housing that width of the roads and the requirements for sidewalks on both sides of the street and large lot sizes in outlining areas are all issues which increase the cost of housing while insuring public health and safety. Lot size is directly related to the public health code for on-site septic and well and, therefore, cannot be addressed without extending public water and sewer throughout the entire forty-two (42) square mile area of the City.

The Zoning Code does contain an infill provision which allows lots as small as 5,000 square feet with 50 feet of frontage in certain zones. While this provision is producing a number of moderately priced new homes in the City (\$115,000 - \$150,000), appreciation is in no way fixed.

The Plan of Development does address the issue of density bonuses in return for affordability, and encourages such. However, while the policy is set, the Zoning code does not reflect these recommendations. There are no plans to

change the zoning Code within the next year. At the present time, developer activity is weak due to economic conditions.

ii. Institutional Structure

Please see the preceding comments concerning Connecticut Valley Hospital and its impact upon the City of Middletown. CVH is the largest institution in the community and its policies as dictated by the Connecticut General Assembly through the Department of Mental Health and other resident agencies have a strong influence upon the City of Middletown

Other institutional organizations, including non-profit organizations within the City, are all functioning well and on course for implementing various phases of the CHAS as previously identified.

iii. Public Housing Improvements

A previously submitted five year CHAS stated that demolition of the 190 unit Long River Village complex is contemplated as a long-term improvement. The Housing Authority is evaluating the value of repairs needed to the units when compared with the estimates for demolishing the complex and building new units at a reduced density. Because of the age and the failure to meet various codes, the complex is a prime candidate for total replacement. To that end, the Authority and its staff will begin formulating a demolition and relocation plan for presentation to HUD in early 1995. Hopefully, the initial application for these activities will be submitted prior to October 1, 1994. The Middletown Housing Authority will be working and cooperating with the tenants of Long River Village in this decision-making process. Also crucial to the prospect of reducing density at the Long River Village is the ability of the Housing Authority to acquire sufficient relocation resources in the form of Section 8 Certificates and/or Vouchers in coming years.

As a result of the report entitled "Comprehensive Grant Program - Comprehensive Plan and Annual Submission - FY 1993-1997" prepared by the Middletown Housing Authority, HUD subsequently approved an annual work program in the amount of \$767,903. With those funds, the Housing Authority is undertaking significant improvements to its housing stock, particularly at Traverse Square. At that location, the following improvements will be made during the next year: new refrigerators and ranges; kitchen modernization through new counters and cabinets; replacement of floors; new bathtubs and tub surrounds; new door frames and door jams; replacement of all entry doors and closet doors; refinishing all ceilings; repainting; new covers on radiators; and, replacement of baseboard heating elements.

At Maplewood Terrace, there will be some roof replacements and replacement of broken shingles. Additionally, new street lighting will be provided and all outside entry lights and new interior energy saving lights will be provided.

At Long River Village, 100 new ranges and refrigerators will be provided in the kitchens.

At Sbona Towers, a new call for aid system will be installed. ADA standards will be met for the elevators and the sprinkler system and fire alarm systems will be upgraded.

During 1994, the Housing Authority intends to initiate construction of a new community center at Long River Village. The facility will be a free standing building with space to accommodate the Police substation, recently opened elsewhere in the complex.

iv. Public Housing Resident Initiatives

The Executive Director of the Middletown Housing Authority meets on a monthly basis with representatives from the three low income projects at which time the various improvement projects and priorities are discussed and agreed upon prior to implementation.

v. Lead Based Paint Hazard Reduction

In light of the importance of this problem and the overwhelming number of units in Middletown that potentially have lead based paint, the CHAS Subcommittee, on Wednesday, September 1, 1993, organized a meeting of those professionals who are most directly involved with lead based paint issues. Out of that session came encouragement for the City to take the initiative in public education during the next year. That process has not been formalized; however, the Middletown Health Department, through its outreach activities, is the logical agency for such an effort.

More recently, the issue of lead based paint amelioration was discussed with Middletown's rehabilitation consultants. Because of the highly technical nature of dealing with lead based paint (not unlike asbestos removal in the recent past) it became apparent that general contractors do not have the expertise or equipment to deal with lead based paint issues. Therefore, the City is considering putting out a request for proposals to hire or to identify a lead based paint removal contractor who will work with all general contractors in the various rehabilitation programs of the City of Middletown. This idea was broached with the Middletown Health Department in a memo dated October 28, 1993 with a response dated November 9, 1993. Based upon their response, the City will be developing a single source for lead based paint removal in the coming year.

Attached on the following pages are the minutes of the CHAS Subcommittee meeting of September 1, 1993 and the correspondence to and from the Health Department concerning the retention of a single source lead based paint removal contractor.

c. Anti-Poverty Strategy

The recent trend in providing affordable housing opportunities has resulted in a coordinated effort between the social service providers and the City of Middletown. Over the past five years, new production of market rate housing and affordable housing by the private sector has virtually disappeared. In its place, have emerged a number of social service providers who are now "branching" into the housing business such as the Connection, Nehemiah and Equity in Housing (a "spin-off" from Connecticut Legal Services, Inc.). These organizations recognize - as does the CHAS Needs Assessment - the inability of low and moderate income renters to move from rental housing into first time home ownership opportunities. Therefore, it has been a strategy for the past several years to seek out those opportunities to acquire land for new first time homebuyers at an affordable rate.

The most recent success story is the acquisition of sixteen (16) units of housing on Military Road from the U.S. Army. These properties were acquired by the City, the land retained by the Middletown Housing Partnership Trust, and the houses sold at approximately \$50,000 apiece to first time homebuyers with children.

While suffering a series of set-backs concerning 9.2 acres of State owned land along Long Lane (See Section 8), the City will continue to pursue with the State of Connecticut the use of that property for affordable housing.

One of the "key" strategies, while not a housing strategy per se, for reducing poverty is the provision of new jobs in the City of Middletown. Now in its planning stage, the North End Industrial Area is seen as a source of new industrial opportunities

through the renovation of older buildings. The Connecticut Department of Economic Development has provided funding for a study of this area. With appropriate investment into renovating existing buildings, creating infrastructure and improving access to the area, consultants to the City of Middletown estimated that over a seven (7) year period, an average of 103 new jobs can be created annually in this industrial area. The achievement of these goals also requires appropriate development incentives to be in place, such as a designation of the area as an Enterprise Zone.

The City of Middletown has also embarked upon several programs to strengthen and enhance its downtown, not only to retain existing businesses, but to recruit through appropriate incentives new businesses to the Main Street area. Central to this strategy is the hiring of a Downtown District Manager and the creation of a special Taxing District. Several programs are already in place serving as incentives for this type of activity, including but not limited to: REINVEST, JOBS Program, On-The-Job Training and the Chamber of Commerce Worker Preparation Program.

All these programs are part of an overall strategy to reduce poverty and increase the quality of living for low and moderate income persons in the City of Middletown.

d. Coordination Efforts

The best example of coordination between Government and the housing and social service providers is in the Arriwani project where a myriad of agencies have become involved to provide the funding and reconstruction of an old hotel (built in 1915) into forty (40) units of serviced enhanced housing for persons who are homeless or in special need. A further description of this project is contained in previous pages.

CHAS SUBCOMMITTEE
WEDNESDAY, SEPTEMBER 1, 1993

PRESENT

M. Barnes
G. Souto
W. Warner

ABSENT

D. Roane
M. Farbman

ALSO PRESENT

L. Young, Red Cross
J. Youngs, Red Cross
N. Breault, Health Department
L. Vinci, Health Department
R. Santostefano, Health Dept.
C. Zack, Community Health
T. Gionfriddo, MHA
W. Kuehn

The meeting was called to order at 9:35 a.m. by W. Kuehn in room B-20 of the Municipal Building. The purpose of the meeting was to discuss issues surrounding lead based paint as they effect low and moderate income housing in the City of Middletown.

L. Vinci said the Health Department cannot get involved with a lead based paint unit unless they receive a lab report indicating a problem. He said there is a need for a follow-up component and a need for a educational program for owner/occupied units. He also cited a concern with relocation legislation.

L. Young of the Red Cross said their agency helps families with relocation resources due to lead paint problems.

L. Vinci said there was a question of an equipment purchase using CDBG funds (it wasn't).

He supported a lead abatement strategy and a need to deal with children who test positive but show less than a level requiring action.

R. Santostefano said that lead monitoring equipment cost about \$15,000; there is a liability issue to the City. N. Breault cited to need to address peeling paint; there is no mechanism to test paint prior to rehabilitation.

C. Zack, physician at the Community Health Center, said they test all children.

T. Gionfriddo said the Housing Authority does not test. Their requirements are that paint be intact - in other words, no peeling or chipping.

M. Barnes noted a need to educate families. The City should also devise a non-threatening approach to landlords on how to re-paint apartments through renovations. She said if confronted with lead based paint problems, landlords might not rent to families with small children. Because of the cost of abatement, some units may be taken off of the market. Many families don't know enough to care.

T. Gionfriddo said that testing is mandatory for all Housing Authority rental units being rehabilitated .

J. Youngs said they will need additional housing for those t be relocated.

L. Vinci cited the requirement for additional staff with training. He saw a need for funding staff lead based paint training and secondly, an educational program for landlords and tenants through the Health Department, perhaps through the use of neighborhood groups.

R. Santostefano suggested the City might begin an education program by mass mailings with tax bills. N. Breault said training should be available for all young mothers.

L. Vinci said the testing of children might be developed through the primary health care providers.

C. Zack said the Health Center conducts blood tests twice a year, but only if children come in for regular check-ups or WIC tests.

L. Vinci said that fingerprick is not the best method. C. Zack cited the difficulty of tapping a vein of a two year old.

L. Vinci asked about community wide screening. C. Zack suggested a survey of all the private side doctors.

L. Vinci said the Health Department for \$8 per child conducted tests for summer camps. Of 80 kids tested, there were no positive tests. W. Kuehn asked if testing can be done at the annual health fair.

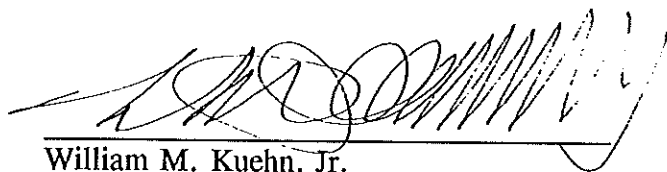
R. Santostefano cited a concern with not taking enough paint samples. M. Barnes suggested a regional program to share an XRF machine and the need for staff to run that machine. L. Vinci said there are radio active elements in the XRF machine which is a liability issue and the machine has to be annually tuned. There is also a problem with State legislation.

T. Gionfriddo noted the problem with damaging apartments from the taking of 40-60 paint chips. He noted that Long River Village is in reasonably good shape; however, he is concerned with Section 8 housing. The moderate income units owned by the State of Connecticut have not been tested; to do so would cost \$20,000 +/-.

C. Zack said all physicians should be doing testing with reminders sent to parents.

J. Youngs said her Agency needs more units and more funding to relocate families. There is no guarantee that a family moving from a Red Cross Shelter would move to a safe unit especially if they have little children.

There being no further discussion, the meeting was adjourned at approximately 10:35 a.m.

A handwritten signature in dark ink, appearing to read 'William M. Kuehn, Jr.', written over a horizontal line.

William M. Kuehn, Jr.

WMK/lmk

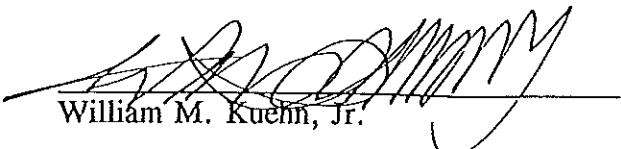
MEMORANDUM

TO: CHAS Subcommittee
FROM: William M. Kuehn, Jr.
DATE: August 30, 1993
RE: Lead-Based Paint

On Monday, August 30, 1993, Dr. Michael A. Klein called to advise that he is unable to attend the lead-based paint meeting of September 1st. He has, however, an interest in the issue and to the extent that time allows would like to participate in the process. For purposes of discussion, he offered the following suggestions:

- He recommends continued sponsoring the rehabilitation of lead-based paint properties as a logical and cost-effective way providing housing. In this process, he is concerned about children's exposure during rehabilitation. From a medical standpoint, he feels that no children should be living in the unit which is being rehabilitated.
- He encourages the dissemination of information to the public about lead-based paint hazards especially in home improvement projects. For example, plastic sheets should be hung between door ways where lead stripping or sanding occurs to prevent the spread of dust throughout the house. The second recommendation involves not vacuuming paint dust, but rather using of wet mops with certain chemicals (vacuuming allows the discharge of lead laden dust through the exhaust of a vacuum cleaner).
- Finally, he recommends that a letter be sent from Leon Vinci to all local doctors as an educational tool citing the national recommendations for dealing with lead-based paint issues. Dr. Klein is willing to assist in the preparation of such a letter.

Dr. Klein asked to be kept on the mailing list of lead-based paint issues as we work through the CHAS process. To the extent that his time allows, he will review and comment on our progress.



William M. Kuehn, Jr.

WMK/lmk

MEMORANDUM

TO: Leon Vinci/Nancy Breault/Ray Santostefano
FROM: William M. Kuehn, Jr., Director, Municipal Development Office
DATE: October 28, 1993
RE: Lead-Based Paint

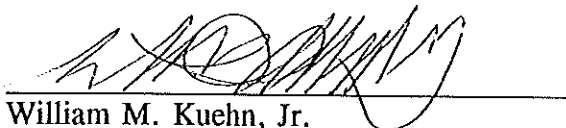
In discussing lead-based paint issues at a recent staff meeting, a suggestion was offered for which I would appreciate your reaction.

It seems that lead-based paint amelioration is likely to be a very highly specialized discipline of rehabilitation, much like asbestos removal during the 1980's. Many of the requirements for encapsulment, sealing off rooms, deposition, insurance, etc. are similar. Therefore, we suspect that the number of contractors willing to take lead-based paint removal on may be somewhat limited. As we get into the rehabilitation of structures, particularly those where young children are present, we must address lead-based paint and will be soliciting contractors to do lead-based paint work as part of overall rehabilitation.

Instead of seeking a contractor to deal with lead-based paint issues every time we bid a rehabilitation project, would it not seem prudent to secure a lead-based paint contractor for all rehabilitation work for the next year? (Similar to the City's Purchasing Department arranging for certain products on an annual basis such as trees, asphalt, paint, and the like.)

I have discussed this concept with HRI, the City's rehabilitation consultants. They feel that it may be a prudent approach. The question then becomes: can the City put a request for proposals together which would cover all possibilities of contractual work in dealing with lead-based paint, and if so, has this been done elsewhere so that we would not have to re-invent the wheel?

Your thoughts! The Applications Review Committee will be meeting on Wednesday, November 3rd. Response by then would be helpful. Thank you.


William M. Kuehn, Jr.

WMK/lmk

cc: Warner Marshall, HRI



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1993 NOV 10 PM 12:55

City of Middletown

DEPARTMENT OF HEALTH

245 DeKoven Drive, P.O. Box 1300

Middletown, CT 06457-1300

TEL: (203) 344-3474 FAX: (203) 344-0136

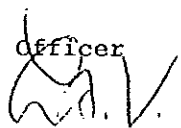
Leon F. Vinci, M.P.H.
Director of Health

TO: William M. Kuehn, Director
Municipal Development

FROM: Leon F. Vinci, M.P.H., Director of Health
Raymond Santostefano, Chief Housing Code Enforcement Officer
Nancy Brault, Housing Code Enforcement Officer

DATE: November 9, 1993

RE: Lead Based Paint



Pursuant to your memo we have a few issues/recommendations that may be valuable to you.

In regards to obtaining a contractor for this type of rehabilitation, some questions were raised:

Do H.U.D.. guidelines allow for this?

Could owners utilize their own contractor if he/she could obtain a lower bid in the marketplace?

Towns like Danbury bid each job individually. Stratford has developed an RFP (See Attached).

Our Housing Division feels that under the old Redevelopment Agency (South End) which purchased blocks of property at a time, a general contractor could possibly work.

We have also discussed similar programs targeted for low/moderate income property owners where a single contractor might be utilized.

Thank you for your attention to the above.

RS/lg
Enc.

SECTION 10

CERTIFICATIONS

CERTIFICATIONS

FAIR HOUSING

The jurisdiction hereby certifies that it will affirmatively further fair housing.

Signature of Authorized Official

X Thomas J. Serra

RELOCATION AND ANTIDISPLACEMENT

The jurisdiction hereby certifies that it has in effect and is following a residential antidisplacement and relocation assistance plan that, in the case of any such displacement in connection with any activity assisted with funds provided under the HOME Program, requires the same actions and provides the same rights as required and provided under section 104(d) of the Housing and Community Development Act of 1974 in the event of displacement in connection with a development project assisted under section 106 or 119 of such Act.

Signature of Authorized Official

X Thomas J. Serra

DEFINITIONS

Area of Racial-Ethnic Minority Concentration: Any neighborhood (or Census Tract) where the percentage of minority residents exceeds the overall City percentage.

Area of Low Income Concentration: Any neighborhood (or Census Tract) where more than one half of the households are low/moderate income.

Disproportionate Need: Any need of a particular minority, income or housing group that is five percentage points or more greater than the need for the population as a whole.

Substandard Condition: Properties which are either in need of significant repairs or contain a combination of major deficiencies or contain major defects not suitable for rehabilitation or reconstruction.

Substandard Property Suitable for Rehabilitation: Any property of substandard condition the rehabilitation costs for which do not exceed 50% of the market value of the property.

Substandard Property not Suited for Rehabilitation: Any property of substandard condition the rehabilitation costs for which exceed 50% of the market value of the property.

Substandard Living Unit: Any living unit in a multi-family structure which exhibits multiple code violations and/or fails licensing as a rooming house by the Middletown Health Department and/or contains serious environmental and/or safety deficiencies.

Substandard Living Unit not Suitable for Rehabilitation: Any living unit in a multi-family structure exhibiting code violations, environmental deficiencies and/or safety deficiencies the amelioration of which requires either substantial reconfiguration of the property of which the unit is a part; or is a part of a substandard property.

Environmental/Safety Deficiencies: Including but not limited to the following: unsatisfactory ratio of bathrooms to rooming units (SRO's); unsafe design and configuration of hallways, stairs, elevators, entrances (maze-like); unsuitability for healthy social interaction (lack of program space or social areas).

SECTION 11

CITIZEN PARTICIPATION

ANNOUNCEMENT

THE DEADLINE FOR
LEGAL COPY IS 4 P.M.

TWO DAYS PRIOR
TO PUBLICATION.

For example: Monday publication deadline will be Thursday, 4 p.m.; Tuesday publication deadline will be Friday, 4 p.m.; Wednesday publication deadline will be Monday, 4 p.m.; Thursday publication deadline will be Tuesday, 4 p.m.; Friday publication deadline will be Wednesday, 4 p.m.; Saturday publication deadline will be Thursday, 4 p.m. For questions or further information, contact Customer Service, 347-3331 or 300-688-0540 between 8 a.m. and 5 p.m., Monday through Friday.

LEGALS

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LEGAL NOTICE

The Board of Tax Review of the Town of Portland will be in session at the town hall to hear appeals from the acts of the assessors on the assessments of motor vehicles only.

Date: September 18, 1993

Time: 9 a.m. - 12 noon

Place: Assessor's Office, Town Hall, 265 Main St.

JOHN B. STERRY

Chairman

HENRY VALK

FREDERICK CHAPMAN

Board of Tax Review

Dated at Portland, CT,
this 25th day of August, 1993.

LEGAL NOTICE COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

Notice is hereby given that the City of Middletown, acting pursuant to Title I of the National Affordable Housing Act which establishes certain requirements for local governments applying for direct assistance to the U.S. Department of Housing and Urban Development (HUD), is preparing a Comprehensive Housing Affordability Strategy (CHAS) for submission to the Hartford area office no later than December 31, 1993. The CHAS is a comprehensive planning document that identifies a jurisdiction's overall needs for affordable and supportive housing and outlines a strategy to address those needs. The City of Middletown intends to: describe its housing needs and market conditions; set out a five year strategy that establishes priorities for meeting those needs; identify resources anticipated to be available for the provision of affordable and supportive housing; and, establish a one

LEGALS

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year investment plan that outlines the intended uses of resources.

A public hearing on the CHAS process will be held on Wednesday, September 8, 1993 at 5:00 p.m. of the Council Chamber of the Municipal Building, 245 deKoven Drive, Middletown, CT. At that time, the CHAS committee will entertain testimony from those interested in the CHAS process concerning policy, strategy, and actions taken by the City of Middletown and by other housing providers to increase the housing opportunities and related support services for low and very low income persons during the next five year period.

WILLIAM M. KUEHN Jr.

Director

Municipal Development

Office

Dated at Middletown, CT,

this 2nd day of September,
1993.

PRESS RELEASE

Contact: William M. Kuehn, Jr., Director
Municipal Development Office
245 deKoven Drive, Room 208
Middletown, CT 06457

September 3, 1993 -- Middletown, Connecticut -- A public hearing will be held on Wednesday, September 8, 1993 at 5:00 p.m. in the Council Chamber of the Middletown's Municipal Building to hear public comments on the preparation of the Five-Year Comprehensive Housing Affordability Strategy (CHAS). Under the guidelines issued by the U.S. Department of Housing and Urban Development, Title I of the National Affordable Housing Act establishes certain requirements for local governments applying for direct assistance to HUD. The preparation and approval of a CHAS is mandatory for Middletown as an annual recipient of Community Development Block Grant funds. The CHAS as designed by Federal regulators is a comprehensive planning document that identifies a jurisdiction's overall needs for affordable and supportive housing and outlines a strategy to address those needs. The City of Middletown intends to describe its housing needs and market conditions, set out a five year strategy that establishes priorities for meeting those needs, and identify resources anticipated to be available for the provision of affordable and supportive housing and establish a one-year investment plan that outlines the intended uses of resources.

Mayor Stephen T. Gionfriddo said "This is an opportunity for those who are interested in housing issues to step forward and advise the CHAS Subcommittee of their concerns. For housing and service providers, it is the appropriate time for them to identify themselves in order to tie them in with State or Federal funding sources for the next five year period".

Recent revisions to HUD's CHAS guidelines requires special attention be given in the next five year program to the needs of the homeless, non-homeless with special needs (such as elderly, those with mental illness, developmentally disabled, physically disabled, persons with AIDS or related diseases), lead based paint hazards, and the range of issues surrounding the provision of fair housing.

On September 8th, the CHAS Subcommittee will entertain testimony from those interested in the CHAS process concerning policy, strategy and actions to be taken by the City of Middletown and by other housing providers to increase the housing opportunities and related support services for low and very low income persons during the next five year period. The CHAS Subcommittee is comprised of Attorney Marvin Farbman, City Planner William Warner, Mary Barnes, Executive Director of the Nehemiah Corporation, David Roane and Councilman George Souto. All are members of Middletown's Housing Partnership.

The draft CHAS document must be available for public comment 30 days prior to its submission to HUD, no later than December 31, 1993. Therefore, following the preparation of the CHAS in late November, it will be available for public review and comment. The Municipal Development Office is preparing the CHAS.

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MINUTES OF SEPTEMBER 8, 1993
PUBLIC HEARING
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY

PRESENT

M. Farbman
M. Barnes
G. Souto
D. Roane
W. Warner

ABSENT

ALSO PRESENT

J. Rumberger
N. Meyers
M. Abrams
C. Wilcox
B. Andrew
L. Ferry
C. Rodenhizer
I. Howell
P. Nucci
W. Kuehn
2 members of
the public

The public hearing was called to order at 5:03 p.m. in the Council Chamber of the Municipal Building pursuant to the legal notice which appeared in the Middletown Press on September 2, 1993.

B. Andrew said her agency provides homeownership opportunities for persons with disabilities and asked how the number of handicapped persons is determined. W. Kuehn noted that the persons with disabilities are usually determined as a percentage of the population with data provided by either from State or Federal sources. B. Andrew said that MARC intends to expand its program into supportive living; there is a waiting list of people by region as maintained by the Department of Mental Retardation.

C. Rodenhizer said the Arriwani project anticipates 40 units - 50% of which will have supportive services. The other 50% of the units will be for the working poor. He said application has been made to the Shelter Plus Care program. Connection is also working with the Housing Authority for Section 8 certificates. Additionally, 2 and 3 bedroom apartments will be located throughout the City of Middletown. DOH is requiring that 25% (or 5) units be reserved for handicapped persons. Of the 20 additional units, 15 will be three bedroom and five, two bedroom units.

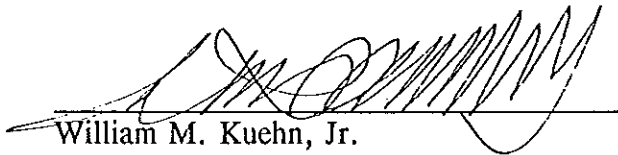
L. Ferry spoke of the program being initiated by CAGM for congregate "sober houses" for people in recovery. CAGM is now running the program without the benefit of outside assistance. He said sites are needed for people moving out of Shepherd Home and funds are needed for operations. He suggested this model be used for those recovering from mental health problems.

Page 2. CHAS Public Hearing - 9/8/93

Concerning Shepherd Home, L. Ferry said there is no quantitative expansion seen at the present. Rather they are concentrating on improving program support.

I. Howell said there is indeed a problem in finding suitable rents for individuals coming out of recovery.

There being no further testimony, the meeting was closed by M. Farbman at 5:38 p.m.



William M. Kuehn, Jr.

WMK/lmk

LEGAL NOTICE
Comprehensive Housing
Affordability Strategy
And Annual
Performance Report
Fiscal Year 1993

Notice is hereby given that the City of Middletown Comprehensive Housing Affordability Strategy (CHAS) Annual Performance Report — FY 1993 and the Annual Plan for FY 1994 are available for public review and comment. The report outlines those policies, strategies and actions reported by the City for the last fiscal year and those actions to be taken by the City of Middletown and by other housing providers to increase the housing opportunities and related support services for low and very low income

LEGALS

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persons. During the next fiscal year, the CHAS report projects various housing assistance goals with financial resources from the U.S. Department of Housing and Urban Development (HUD), the Connecticut Department of Housing (DOH), CHFA, the Federal Home Loan Bank and the Connecticut Department of Mental Health.

Copies of the CHAS annual plan and annual performance report are available for public inspection from December 1, 1993 through December 31, 1993 during the normal business hours at the Municipal Development Office, Municipal Building, 245 deKoven Drive, Middletown.

Effective December 6, 1993, copies of reports will also be available for inspection at the following location in Middletown:

- Russell Library, 123 Broad Street
- Town Clerk's Office, Municipal Building, 245 deKoven Drive
- Community Health Center, 635 Main Street
- Middletown Housing Authority, 40 Broad Street
- Connecticut Legal Service, 425 Main Street
- Middlesex County Chamber of Commerce, 393 Main Street
- Midstate Regional Planning Agency, 100 deKoven Drive

A public hearing on the CHAS Annual Plan for FY 1994 and the Annual Performance Report for FY 1993 will be held on Thursday, December 16, 1993 at 5:00 p.m. in the Council Chamber of the Municipal Building, 245 deKoven Drive, Middletown, CT. All written comments must be submitted to the Municipal Development Office, Room 208, Municipal Building, 245 deKoven Drive, Middletown, CT no later than the close of business on December 31, 1993.

WILLIAM M. KUEHN JR.
Municipal Development
Director

Dated at Middletown, Connecticut, this 4th day of December, 1993 and this 13th day of December, 1993.

PUBLIC HEARING
CHAS ADVISORY COMMITTEE
December 16, 1993

Present:

M. Farbman
W. Warner
G. Souto

Also Present:

C. Wilcox
G. Daley
W. Kuehn

Pursuant to legal notices placed in the Middletown Press on December 4, 1993 and December 13, 1993, Chairman M. Farbman opened the public hearing on the draft CHAS Report - FY 1994 at 5:10 p.m. in the Council Chamber of the Municipal Building.

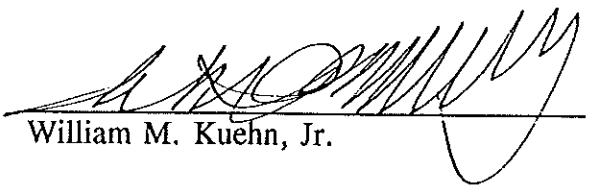
With no one present from the public to speak, the Committee members and Municipal Development Office staff discussed minor technical modifications to the report. G. Souto reported on an organizational meeting held December 15, 1993 for "Christmas in April", a nationally structured program to provide rehabilitation services to low income families. This effort is being organized through a coalition of five service clubs in Middletown. It was agreed that this program would be incorporated into the CHAS with administrative responsibilities beginning in 1994 in preparation for actual rehab services in the Spring of 1995.

The subcommittee was given copies of definitions to be incorporated into the CHAS and a copy of a newspaper article from the Middletown Press, dated September 16, 1993, highlighting the opening of a new police substation at Long River Village. This information will also be incorporated into the CHAS.

M. Farbman noted some inconsistencies between CHAS Table 2 and CHAS Table 1-C. It was agreed that these tables would be reviewed and appropriate modifications made.

It was further noted that a description of the Equity in Housing and Connection programs will also be clarified to indicate that both are limited equity programs.

Discussion on the CHAS concluded at approximately 5:30 p.m. After a spirited political discussion, the participants adjourned at 6:00 p.m.



William M. Kuehn, Jr.

WMK/bds

SECTION 12

ANNUAL
PERFORMANCE
REPORT

SECTION 12

ANNUAL
PERFORMANCE
REPORT

PART I. Annual Performance

Preface

This report covers the period October 1, 1992 through September 30, 1993. In addition to reports from housing providers, considerable reliance is made upon the City's Grantee Performance Report, which covers the period August 1, 1992 to July 31, 1993.

A. Resources Made Available Within the Jurisdiction

Community Development Block Grant - In mid-1992, the Common Council of the City of Middletown approved 1992 Entitlement monies totalling \$441,000 from which the following amounts were appropriated/received as planned for housing related activities:

- \$9,000 to the Red Cross for management of an emergency shelter for families on Daddario Road.
- \$12,000 to the Connection, Inc. to provide management services to the Eddy Home homeless shelter and to the Women's and Children's Center (housing for pregnant women with substance abuse problems).
- \$7,832 associated with physical improvements to the Shepherd Home by the Mercy Housing and Shelter Corporation to provide increased capacity in the kitchen.
- \$18,856 to the Rushford Center to provide counselling room improvements (they also provide housing on-site for substance abusers).
- \$47,150 to the YMCA for: the replacement of interior doors; repair/installation of interior and exterior stair treads; and, construction of handicap ramp for the residence at 99 Union Street.

Additionally, the Common Council took the following actions concerning program income and amendments to prior CDBG entitlements:

- \$200,000 anticipated program income for housing rehabilitation activities.
- \$17,102 to the YMCA for residence door replacements •
- \$82,776 to Equity in Housing of Middletown, Inc. for acquisition of property for limited equity housing opportunities.
- \$18,075 of supplemental funding to the Middletown Housing Authority for an elevator at the Sbona Towers/Senior Center.
- \$40,000 to the Middletown Housing Partnership for a short term loan from the Affordable Housing Revolving Fund to rehabilitate the sixteen (16) units of Military Road housing prior to conveyance to low income families.
- \$38,120 remains available for the Military Road Sanitary Sewer Project.

Rental Rehabilitation Program - At the beginning of the program year, there was a free balance in the Rental Rehabilitation account of \$18,354. On August 6, 1993, the Connecticut Department of Housing awarded the City of Middletown an additional \$42,748.

CDBG Revolving Fund - For budgeting purposes, the City of Middletown conservatively plans that \$200,000 will become available each program year from the Revolving Fund.

Shepherd Home - During the last fiscal year, \$150,000 was invested from the McKinney Act for supportive staff services for the Shepherd Home. Additionally, as noted above, funds were budgeted from the Community Development Block Grant program in support of physical improvements to the facility.

Eddy Home - As reported in the past, the conversion of Eddy Home on the grounds of the Connecticut Valley Hospital into a homeless shelter, is administered by The Connection, Inc. and resulted in monies from CDBG, State DHR, State OAS and the City General Fund. From the 1992 Entitlement Grant, \$7,000 was allocated for administrative salaries.

Long Lane Housing - The City expected to receive land of an unappraised value from the State of Connecticut and further anticipated a non-profit organization to apply for \$1.7 million dollars in financing for sixteen (16) single family houses. Neither the land nor the financing were received during the past year. The State has recently adopted guidelines for disposing excess land.

Moderate Income Rehabilitation - The City is working with an allocation of \$378,255 in DOH funds. Of this amount, \$306,387 is to be matched with \$76,600 in privately raised funds.

Marino Manor Expansion - It was expected that the City's designated non-profit organization (Affordable Housing Ventures, Inc.) would receive \$1.3 million dollars from DOH. That request is still pending.

Shelter Plus Care - The Connection, Inc. filed a request for \$1.6 million dollars in 1993 in conjunction with the planned Arriwani project. At the close of the program year, that request was still pending.

Shiloh Baptist Church - An application was filed with HUD in July 1993 for \$3.9 million dollars of Section 202 funds to create a fifty (50) unit elderly housing project to the rear of 396 Butternut Street. That application was denied.

Military Road Housing - In addition to prior funding received from the DOH Housing Land Bank/Land Trust Program and CHFA set asides, the Middletown Housing

Partnership Trust requested and received \$40,000 of CDBG funds to be used as a loan in rehabilitating properties prior to their conveyance to low income families.

Equity in Housing, Inc. - In the Spring of 1993, the Equity in Housing, Inc. requested \$100,000 from Program Income. The Common Council awarded \$82,776.

Section 8 Certificates/Vouchers - The Middletown Housing Authority applied for and received thirty-four (34) units of Section 8 Rental Assistance.

Urban Renewal Plan - As reported last year, the Redevelopment Agency and the Common Council adopted an Urban Renewal Plan for the North End of the Central Business District on August 24, 1992 and August 25, 1992 respectively. To initiate activities, a \$2.0 million dollar Bond Referendum question was placed on the November 3, 1992 ballot. That referendum was defeated.

Housing Development Zone - At the beginning of the Program Year, the Housing Development Zone application which had been filed with the Connecticut Department of Housing in January 1990 was still pending. A local contribution in the form of a tax abatement ordinance was adopted by the Middletown Common Council in 1991.

Public Housing Modernization - On June 1, 1993, the Middletown Housing Authority filed with HUD, its Comprehensive Grant Program and Annual Submission for the period for FY1993-1997. That plan called for a first year allocation of \$737,307. Actual funds approved on September 2, 1993 were \$767,903.

B. Investment of Available Resources

Equity in Housing of Middletown, Inc. - During the past program year, Equity in Housing spent \$82,776 in acquiring and renovating property at 34-36 Bacon Avenue. Acquisition costs of the property was \$140,000. Other funds were leveraged from CHFA.

Marino Manor Expansion - During the past year, the City of Middletown has continued to work with the designated developer of Affordable Housing Ventures, Inc. and the Connecticut Department of Housing. The past year has been spent in submitting required paperwork to the Connecticut Department of Housing in order to qualify the project for \$1.3 million dollars in State funding. There has been no changes to the project as originally proposed.

Moderate Income Rehabilitation Program - As of December 16, 1993, \$194,400 is committed to five properties representing twenty-seven (27) dwelling units. All construction activities will be completed by mid-1994 on this State grant. Of the uncommitted balance, HRI is working with the Nehemiah Corporation toward the acquisition and rehabilitation of a six family structure which will commit the balance of available funds.

Rental Rehabilitation Program - At the close of the program year, approximately \$93,000 was uncommitted. However, in November 1993, \$73,000 was committed at four (4) separate locations with construction to begin during November and December, 1993. Between August 1, 1992 and July 31, 1993, a total of \$91,650 was expended from this account.

CDBG Revolving Fund - Between 8/1/92 and 7/31/93, \$72,153 was expended. This reflects work completed, for the most part, in 1992 due to the aforementioned problems with the City's rehabilitation consultant.

Sbona Tower/Senior Center Elevator - During the past program year, this project was completed utilizing \$77,687 in CDBG funds.

Red Cross/Shelter Manager - At the close of the fiscal year, the Red Cross had expended \$7,388 of the \$9,000 appropriated for the shelter management services for the Daddario Road facility.

Connection/Eddy Salaries - At the close of the program year, Eddy Center had used \$2,279 of the \$7,000 appropriated for salaries associated with the City's homeless shelter.

Military Road Sewer - \$38,120 was appropriated for the installation of a gravity feed sewer from the sixteen (16) single-family housing units on Military Road to McCormick Lane. No funds were expended during the program year. Engineering plans have been developed for implementation during the 1993-1994 program year.

Shepherd Home - During the program year, \$5,300 was expended of CDBG funds for rehabilitating the plumbing system for the seventy-two (72) unit transitional living facility at 112 Bow Lane. Budgeted kitchen improvements at the same address were not completed during the program year but are underway and will be completed during PY-19.

YMCA - Of the funds appropriated to the YMCA for its residence facility, \$5,000 was expended for the program year for the main entrance door. The balance of the projects will be completed during PY-19.

Urban Renewal Plan - As noted earlier, a referendum bond questions placed on the November 3, 1992 ballot was defeated. The request of \$2 million dollars would have provided funds for the acquisition and relocation for Parcel "B" as identified in North End/CBD Urban Renewal Plan. Since no monies were approved, no monies were expended during the program year and a coalition of social service agencies is seeking an alternative use to the Arriwani Hotel property.

Housing Development Zone - With the approval of the Housing Development Zone by the CT Department of Housing, the City's local contribution in the form of a tax abatement ordinance is ready for implementation. As of this writing, no applications have been received for rehabilitation/tax abatement activities within the zone.

Military Road Housing - The request of \$40,000 loan from the Community Development Block Grant Program was utilized for the rehabilitation activities. As intended, this loan will be paid back during PY-19.

C. Households and Persons Assisted

The Eddy Home Shelter was opened in October, 1991. Through this facility, the Connection, Inc. has administered homeless shelter benefits to 396 persons during the past year.

During the past program year, the number of persons assisted at the seventy-two (72) unit Shepherd Home by the Mercy Housing and Shelter Corporation has been 170 individuals.

The Rental Rehabilitation Program has allowed twelve (12) units of family housing to be rehabilitated in the last program year.

Management services provided by the Red Cross for emergency shelter for families resulted in 158 families receiving shelter assistance at the 8 unit Daddario Road shelter during the past year.

The Middletown Housing Authority received 34 units of Section 8 Housing Assistance, of which twenty-four (24) were utilized by small families and ten (10) units for large families. Additionally, the Housing Authority received 10 HOME certificates for very low income families in transitional housing. Six (6) certificates were used for small families while four (4) certificates were used for large families.

Equity in Housing of Middletown, Inc. renovated a three (3) family structure at 34-36 Bacon Avenue for occupancy by low income families.

The Middletown Housing Partnership Trust, Inc. successfully completed the acquisition of sixteen (16) units of Military Road housing from the United States Army, renovated them and conveyed each of the units to low income first-time homebuyer families.

Under the Residential Rehabilitation Program, for the period ending 7/31/93, eleven (11) units of housing were rehabilitated at five (5) locations. At years end, two single-family houses were undergoing rehabilitation.

D. Other Actions Taken

i. Public Policies

In November 1992, the City of Middletown offered for voter consideration, a \$2.0 million bond issue to acquire the Arriwani Hotel property at the corner of Liberty Street and Main Streets for reuse as market rate housing. The referendum was defeated. In the wake of that defeat, a coalition of social service agencies began creating a plan for converting the building from a SRO facility of 72 units (presently only 25 +/- units are occupied) to a structure of 40 apartments with service enrichment. This plan, as developed over the past year, has been gaining momentum with implementation actions anticipated during 1994 and 1995.

In January, 1990, an application was submitted to the CT Department of Housing in response to an invitation for designation of Housing Development Zones. On March 8, 1993, Middletown was notified by CT DOH of its approval. To fulfill the requirements of a local financial contribution to this effort, the Common Council adopted a ordinance authorizing a deferred increase of tax assessment for those properties which fall within the boundaries of the North End Urban Renewal Project Area. In essence, the

ordinance allows for a tax abatement for an eleven (11) year period on the value of the rehabilitation improvements only. During the past year, the Redevelopment Agency, in cooperation with the Tax Assessor's Office, Planning & Zoning Office and the Building Inspector's Office, has designed guidelines and application documents for the tax abatement program. Entitled "REHABATE", the process also involves the Middletown Preservation Board and the staff to the Greater Middletown Preservation Trust, the latter under contract with the City of Middletown. This program provides incentives for rehabilitation efforts in an area which is coterminous with the urban renewal boundaries of the North End.

The City of Middletown was awarded a grant by the CT Department of Housing for certain activities in the North End of the Central Business District including an allocation of \$378,255 for rehabilitation efforts. Due to economic conditions and the inability of property owners within the targeted area to afford rehabilitation, this program was modified by the City and DOH in three ways over the past year. It is now being marketed more extensively by the City and its rehabilitation consultants. The changes are: an increase of 150% of the targeted area in the North End; an increase of State participation in rehabilitation activities from 60% of the cost of rehabilitation at a 4% loan to 80% of the cost of rehabilitation at 4%; and, broadening of the targeted income group from 81-100% of the median income to all families below the median income.

The final public policy change during the last program year, has been a switch in rehabilitation consultants. The Greater Middletown Community Corporation went out of business in early 1993. The organization struggled for approximately six (6) months during which period, housing rehabilitation productivity lagged. Following the advertisement for proposals, the City selected the Housing Rehabilitation Institute (HRI) based in New Haven,

which began under contract with the City of Middletown on July 1, 1993. HRI administers the Residential Rehabilitation, the Rental Rehabilitation and the Moderate Income Rehabilitation Programs. HRI has also established a Middletown presence with a local office and phone number.

ii. Institutional Structure

Under the category of institutions, the City considers its relationship to non-profit organizations in the provision of housing and services to fulfill the goals of the CHAS. The aforementioned referendum defeat of the Arriwani Project resulted in a coalition of social service agencies headed up by the Connection Fund, Inc. to spear-head the conversion of the former Arriwani Hotel into 40 units of service enriched housing. This project is supported by the City.

The City of Middletown since 1988, enjoyed an excellent working relationship with the Mercy Housing and Shelter Corporation, administrators of the Shepherd Home transitional living facility. As a result of the homeless shelter being moved to the grounds of the CT Valley Hospital, a strong working relationship has been forged between the Connection, Inc., administrator of the Eddy Home Shelter and Mercy Housing & Shelter Corporation.

The City of Middletown continues to enjoy excellent working relationships with other non-profit providers of housing and support services including but not limited to Equity in Housing, Nehemiah Housing Corporation, the YMCA, the Red Cross, and St. Vincent dePaul.

iii. Intergovernmental Cooperation

Prior performance reports have cited various proposals for the grounds of the CT Valley Hospital, including a teenaged incarceration facility which met

with considerable local opposition. In the past year, an ad hoc committee was created to restudy the proposed land uses of the CT Valley Hospital. That effort has included testimony from City of Middletown department heads and local legislators. This in part, comes as a result of legislation adopted by the CT General Assembly earlier this year requiring local notification of any proposed improvements or land use changes at a State facility.

iv. Public Housing Improvements

Last years performance report cited certain quality of life programs instituted at the various housing projects administered by the Middletown Housing Authority. They included: a Boy Scouts program at Long River Village; Adult Education at Long River Village and Maplewood Terrace; a Middletown Police Department Study Hall at Long River Village; and, Wesleyan University tutoring programs at Long River Village and Traverse Square. These programs have continued.

Additionally, the following have been completed or instituted at Middletown Housing Authority properties:

- A grant from the State Department of Education was received to provide GED degrees and courses in English as a second language at Long River Village and Maplewood Terrace. Both are being provided through the Middletown Adult Education Program.
- An after-school program has been instituted at Long River Village as a continuation of a summer program for youth aged 8 through 13 years.
- The Middletown Police Department opened a substation at Long River Village during the last program year. The formal opening ceremony of the facility was held, however, in December, 1993 (newspaper accounts are included on the following pages).

v. Public Housing Resident Initiatives

The residents organization formed at Traverse Square continues to work closely with staff of the Middletown Housing Authority. The Middletown Housing Authority also communicates regularly with residents at all three public housing projects in instituting new programs such as those cited above improvements to their quality of life.

vi. Lead Based Paint Hazard Reduction

Lead-based paint is a new issue to the CHAS. Hence, there are few actions to report during the period ending September 30, 1993. On September 1, 1993, a meeting of interested individuals and organizations was held in the Municipal Building to provide a forum for concerns and to begin outlining an approach the City of Middletown should take in the lead-based hazard problem. This session resulted in direction for community education through the Middletown Health Department. Additionally, the Municipal Development Office has identified the need for identifying a contractor who will be qualified to assist in all housing rehabilitation projects requiring lead-based paint abatement.

vii. Affirmatively Furthering Fair Housing

As a result of a monitoring review during the Summer of 1993, the Hartford Area Office notified the City of Middletown of several deficiencies including the need to develop a Fair Housing Plan. Following a meeting with HUD staff in November, 1993, the City of Middletown has indicated that a Fair Housing Plan will be developed and ready for submission to HUD by June 30, 1994.

Substation unites cops, community

New facility a big boost at project

By PATRICIA WALSH
Middletown Press Staff

MIDDLETOWN — On a cold night earlier this month, a little girl gave a warm hug to Middletown Police Sgt. Christopher Barrow as he sat in the new police department substation at Long River Village.

Whispering "I love you" in his ear, she darted off to play with the 12 other kids there.

The substation, housed in a two-bedroom apartment at 13 MacArthur Court in the center of the housing project, was donated to the city police department two months ago by the city's housing authority and was formally opened Wednesday afternoon.

The little girl's message made Barrow crack a smile, clearly indicating that the substation's objective is being met.

"We want the officers here to be friends with the residents and vice versa. That's our goal. We want to build a relationship with the people here so that they trust us and we trust them. That's the goal of community policing," Barrow, who heads the department's community policing program, said last Friday.

Aimed at increasing police visibility in the project, familiarizing the beat officers with residents, and giving officers a place to type reports and make calls during their shifts, the substation has been furnished through donations from local businesses.

The children of Long River Village, however, have seen to it that they keep the office furnished with love and laughter.

More than 30 children who live on Roosevelt Drive and MacArthur Court visit the officers, read books provided there, and type letters on the typewriters. Barrow said last week that having the children around not only helps keep them off the streets, but also keeps the spirit of the officers up.

Rosa Valentine, a volunteer, works at the substation three days a week from 7 p.m. to 10 p.m., answering phones and playing with the kids who come to visit.

Valentine has installed a question box through which the children visiting the center can anonymously ask and have an-



The gang's all here . . . From police officers like Dan Anderson, Pat Howard and Paul Schilling (all pictured above), to Mayor Thomas Serra to Councilman John Robinson to residents of Long River Village, a large crowd was on hand to dedicate the new police substation at Long River Village.

Martin Cooke / Middletown Press Staff

swered questions on any subject.

Valentine said that the kids in Long River Village know how to respect people and are very

eager to learn.

"These are good kids. I try to pay them attention. I read to them and explain a word if they don't understand it," she said.

But Valentine isn't long for the substation. She is moving to Hamden within the next two weeks. The questions in (See NEW, Page 12)

New substation creates a bond

(Continued from Page 1)

Wednesday's question box were mostly asking why Rosa is leaving and asking her to stay, she said. "How do you explain that?" she said.

Officer Don Anderson, one of the night-beat officers in Long River Village, said that community policing and the substation has proven fruitful for the department. People from the village have told him about criminals hiding out in the neighborhood.

One resident came to get Sgt. Barrow during a recent slapping incident at the complex. Anderson said that most of the residents like having the officers around the neighborhood.

"Most of the residents down here are good people and want us here, but there are certain people who don't," he said. Those people, he concluded, are doing something wrong and should "move the hell out."

Sgt. Paul Schilling said Wednesday most of the residents want the substation in order to make the neighborhood safer.

"If they didn't want us here, we wouldn't be here," he said, referring to an incident in 1988, when a police trailer set up in Long River Village was fire bombed seven hours after it was set up.

Schilling said that many of the people in the complex are very honest and nice, but "there are still drug dealers, there are still criminals and thieves and there's still people who'd take out a cop in a second. It's not all rosy down here. We wouldn't be putting out this



Martin Cooke / Middletown Press Staff

Gina Privott, president of the Long River Village Tenant Committee, police sergeant Paul Schilling, housing official Thomas Glonfriddo and Mayor Thomas Serra discuss the newly-opened police substation in Long River Village.

kind of effort if there weren't the need for us to be down here," he said.

Schilling said that all the office furniture in the substation was donated by Middlesex Mutual Assurance Co., the kitchen table and chairs were given by city-based ABC Women's Center, and the typewriters were donated by Aetna Life & Casualty. More than 2,000 books

were donated by Atlas Editions in Durham, and the South United Methodist Church gave handmade stuffed animals for the kids who visit the substation. An anonymous woman from Portland donated a box of Blow Pops and the Buttonwood Tree in Middletown's North End donated a large painting.

The substation gives the donated books away to the chil-

dren, as well as dictionaries, African-American history cards, and books on black culture.

Aetna Life & Casualty has also promised to donate a \$5,000 computer system for the substation and the Middletown Board of Education gave a set of encyclopedias to the center. The Marine Corps gave some typing paper.

CHAS Annual Performance Report Table 1

Households and Persons Assisted with Housing

U.S. Department of Housing and Urban Development
Office of Community Planning and Development

Comprehensive Housing Affordability Strategy (CHAS) Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Middletown, Connecticut

FY:

1994

Assistance Provided by Income Group	Renters			Owners					Homeless*		Non- Homeless Special Needs (L)	Total (M)	Total Section 215 (N)	
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Existing Homeowners (F)	1st-Time Homebuyers		Total Homeowners (I)					
							with Children (G)	All Others (H)						
1. Very Low-Income (0 to 30% of MFI)**		24	10		34					566	63		663	34
2. Very Low-Income (31 to 50% of MFI)**		3			3		8		8		95		106	11
3.. Other Low-Income (51 to 80% of MFI)**		3			3	5	8		13				16	8
4. Total Low-Income (lines 1 + 2 + 3)		30	10		40	5	16		21	566	158		785	53

*Homeless families and individuals assisted with transitional or permanent housing.

**Or, based upon HUD adjusted income limits, if applicable.

5. Racial/Ethnic Composition of line 4, column (M) Total Low Income:		1. Hispanic	59
		2. Non-Hispanic White	422
		3. Black	274
		4. Native American	4
		5. Asian & Pacific Islander	23
		6. Other	3
		7. Total (must equal Total on line 4, column (M))	785

The Middletown Human Relations Director is the Fair Housing Officer for the City. The Human Relations Office continues to serve as a resource of fair housing information and a coordinating point with social service agencies throughout the community. The office publishes annually, a guide book to all human service resources within the City. The Director of the Human Relations Office serves as the Vice Chairman for the Fair Housing Association for the State of Connecticut and, as such, is involved with the establishment of the fair housing workshops and conferences throughout the State of Connecticut.

PART II. Assessment of Annual Performance

In evaluating anticipated plans and projects with the actual performance, it is evident that some programs have lagged. Perhaps, the greatest problem (now corrected) was in the area of housing rehabilitation where in City lost its rehabilitation consultant which had been on board since 1975. This was a severe blow to the process of rehabilitating properties throughout the City of Middletown. Efforts were taken to salvage the Greater Middletown Community Corporation operation; however, these failed and the doors of that organization closed in March, 1993. The advertising and interviewing process for a replacement organization took several months. Thus, the first six months of 1993 were nonproductive in terms of rehabilitation activities. As noted, this has been corrected, as HRI is diligently working on all rehabilitation programs.

Other disappointments are apparent. They include the amendment to the CHAS in July, 1993 to recognize plans of Shiloh Baptist Church to launch a fifty (50) unit elderly project using Section 202 funds. This application did not receive funding. Similarly, there have been administrative delays by the CT Department of Housing with the Marino Manor project and the typically lower expectations from HUD in available Section 8 vouchers and certificates. On the plus side is the emergence this past year of coalitions of social service agencies for various housing programs. This requires moral financial nourishment and may well result in greater than anticipated housing provision in the future.

In an attempt to generate greater community response concerning CHAS performance, the City of Middletown will again in 1994, schedule a CHAS performance public hearing to coincide with the annual request for CDBG funds held each Spring of the year.

APPENDIX

The development of the CHAS Annual Plan and the Performance Report for FY93 was a joint effort between a five member subcommittee of the Middletown Housing Partnership and the City's Municipal Development Office staff.

As promised in the most recently approved Annual Performance Report, public comment was invited on CHAS performance during the Spring of 1993 (see accompanying legal notice). Despite three (3) publications of the notice and the availability of the CHAS reports throughout the City, no one spoke on the CHAS at the March 17, 1993 public hearing.

Public opportunity to review and comment on these draft reports was accomplished through the publication of a legal notice on December 4, 1993 and at which time the public was notified of the eight (8) locations of copies of the CHAS Annual Plan and the Annual Performance Report. These are the same locations identified and utilized for each of the prior CHAS Annual Plans and Performance Reports.

The public hearing on the CHAS documents was held on Thursday, December 16, 1993 at 5:00 p.m. in the Council Chamber of the Municipal Building.

The minutes of the public hearing are included in the annual plan section of this document. No public comments were made, either verbal or written, concerning the annual performance report section. This report was available for public inspection for the period December 1, 1993 through December 30, 1993.

NOTICE OF PUBLIC HEARING

Pursuant to the City of Middletown's Citizen Participation Plan and the regulations of the U.S. Department of Housing and Urban Development, the Citizens Advisory Committee will hold a public hearing to provide citizens and citizen organizations an opportunity to comment on the use of \$465,000 available under the City's Community Development Block Grant (CDBG) Entitlement Program.

Middletown has been informed that its Entitlement grant allocation for 1993 is \$465,000. The rules and regulations for the CDBG program list the following as eligible activities: Property Acquisition and Disposition; Rehabilitation and Preservation; Construction of Some Public Facilities and Improvements; Demolition Activities; Public Services; Urban Renewal Completion; Relocation Payments; Removal of Architectural Barriers; Acquisition, Construction and Rehabilitation of Privately Owned Utilities; Special Economic Development Activities; Planning, Policy Management and Capacity Building Activities; and, Program Administrative Costs.

Additionally, the Citizens Advisory Committee invites citizens and citizen organizations to comment on the use of following additional CDBG dollars: \$38,120 of funds available from previous year cancelled activities; and, an estimated \$200,000 of potential additional program income to be received from August 1, 1993 through July 31, 1994. The use of these funds are eligible for new eligible activities as described above with the exception of Public Services and Program Administrative Costs.

The Citizens Advisory Committee will use the comments and suggestions received at this hearing in preparing the City's 1993 Entitlement Program Final Statement.

The City of Middletown is also interested in receiving public comment son its plan and/or performance relative to the Comprehensive Housing Affordability Strategy (CHAS) reports. The Five Year Plan, dated July 23, 1992 and the Annual Plan and Performance Report, dated December 31, 1992, are both available for public inspection at the Municipal Development Office, the Town Clerk's Office and other locations throughout the City.

Citizens and citizen organizations are encouraged to attend this hearing and present their views and ideas for activities.

This hearing will be held on Wednesday, March 17, 1993, at 5:00 p.m. in the Council Chamber of the Municipal Building. The Citizens Advisory Committee has established certain requirements for sub-grantees (organizations who would like to receive program funds) of the City of Middletown. Therefore, persons and organizations interested in submitting funding requests and/or commenting on the use of funds should obtain a copy of the requirements from the Municipal Development Office, Room 208 of the Municipal Building.

Loretta Cavanaugh
Chairperson
Citizens Advisory Committee

William M. Kuehn, Jr.
Municipal Development Director
Municipal Development Office

Dated at Middletown, Connecticut, this 20th and 22nd day of February and 8th day of March, 1993.